

CREDIT APPLICATION FORM

FAIRWAY CREDIT
GOLF MEMBERSHIP FUNDING

DIT			CREDIT
Golf Club:	Scheme Code:		

Credit for you to pay your fees is provided by Premium Credit Limited, a lender authorised and regulated by the Financial Conduct Authority. If you wish to apply for a credit facility to enable you to make monthly payments please complete the form below. To use the facility you must be resident in the UK, aged 18 years or over and hold a bank or building society account which supports Direct Debit payments. Credit is subject to status. It is very important you read the PCL privacy notice at www.premiumcredit.com/privacy-notice before you submit your application. If you would like a paper copy please contact us.

PLEASE COMPLETE ALL FIELDS BELOW and return to: brt@pcl.co.uk or Specialist Lending, Premium Credit, Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX

Title:	
Firstname:	
Surname:	
Address:	
Postcode:	
Date of Birth:	/ /
Email:	
Phone:	
Reference No:	
Start Date:	/ /
Signature:	

Your personal information and the bank details you provide on the Direct Debit Instruction below will be passed to Premium Credit Limited and they will contact you via email or text and send you PDF or Word documents.

In assessing your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"), as well as periodic searches at CRAs to manage your account with us. We'll supply your personal information to CRAs and they will give us information about you, including information about your financial situation and history. CRAs will supply to us both public (including the electoral register) and shared information about credit, financial situation, financial history and fraud prevention. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We will use this information to: assess your creditworthiness and whether you can afford the product; verify the accuracy of the data you provide; prevent criminal activity, fraud and money laundering; manage your account(s), trace and recover debts; and ensure other offers provided to you are appropriate. We will continue to exchange information about you with CRAs while you have a relationship with us; and inform CRAs about your settled accounts. If you borrow and don't repay on time, CRAs will record outstanding debt. This information may be supplied to other organisations by CRAs. The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agencies Information Notice (CRAIN) which can be found at www.eguifax.co.uk/CRAIN, www.callcredit.co.uk/CRAIN and www.experian.co.uk/CRAIN. Premium Credit will send you a welcome pack and provide a credit agreement for you to sign online or return by post and you should read this together with the pre-contract information carefully. You may be charged £10 if you do not return a signed credit agreement. Premium Credit may begin collecting your Direct Debits before receiving your signed credit agreement to pay for services you are receiving. If you have any questions about the credit facility or payments under such a facility contact Premium Credit on 0344 736 9836. For additional support please go to http://help.premiumcredit.com/Additional-Support/. Alternatively, please call 0344 736 0340 and we will be happy to support you on the phone

There are two repayment options to choose from. Please tick the option you want to use.

Monthly repayments 12 Facility Fee £5 Transaction fee of 7.18

Annual Membership

(Subject to a minimum transaction fee of £15) APR 14.6 % variable

Fees: £

Address

Part year Membership

Available if you are applying after your golf club's annual renewal date, a reduced number of monthly payments will be collected. Your welcome communication will confirm your payment schedule (minimum 3 months)

Representative Example:

Representative 14.6% APR variable Transaction fee 7.18 % (Subject to a minimum £15 Facility Fee £5

The credit limit is assumed for this example to be £1,200

Illustrative Example:

Cash price £ 1200 Transaction fee £86.16 Facility Fee £5 (Collected with first repayment) First payment of £ 112.18 11 Monthly payments of £ 107.18

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, Surrey KT22 8UX Please fill in the whole form using a ball point pen Name and full postal address of your Bank or Building Society

To the Manager Bank/building society Postcode

Name(s) of account holder(s)

ranch sort code	Ban	k/building	society	accou	nt nu	ımbe	r

Service user number: 942461



Instruction to your bank or building society Please pay Premium Credit Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Premium Credit Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s	;)
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D	ate

The Direct Debit Guarantee



This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit by Premium Credit Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Premium Credit Ltd asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Premium Credit.