



ccta 

NON-MEMBER PRICES
2018

focus on the potential

AGREEMENTS

covered by
CCTA liability insurance

electronic agreements
available to CCTA members

CONTENTS

welcome...



copyright details and application information
pages five and six



hard copy agreement details and ordering information
pages seven and eight



hard copy agreement prices
pages nine and ten



full list of available agreements
pages eleven to sixteen

full details online

log into the member hub for your discount

www.ccta.co.uk

any questions, anytime

email the office on documents@ccta.co.uk

+44 (0) 1274 714959



embedded dna

COPYRIGHT

ELECTRONIC AGREEMENTS



- eliminate the cost of hard copy documents
- no stock levels to manage
- embedded into your system
- use an unlimited number of times
- automatically updated free of charge
- covered by CCTA liability insurance

why should I purchase copyright?

All electronic agreements are covered by a CCTA Copyright Licence and are updated free of charge if legislation changes.

who can purchase copyright?

This service is only available to our members and is an effective way of safeguarding against solicitor fees and the need to stock hard copies.

how does copyright work?

You embed the electronic format into your computer system, giving you unlimited access to the document.

how do I obtain a copyright licence?

Simply email: copyright@ccta.co.uk with the required document code(s), and we will be in touch.

when will I receive my electronic agreements?

The electronic documents will be forwarded to you. Payment is required prior to copyright being issued.

what are the costs involved?

You pay a one-off fee when you first purchase copyright and will then be charged an annual renewal fee pro-rata. Price details below.

ONE OFF FEE

document group	related document codes	price	VAT	total
regulated in compliance with CCD requirements	HPA.09.15, HPM.09.15, PLA.09.15, CLA.09.15, CSA.09.15, HPM.09.15 (weekly), HPM.09.15 (multiple), PLA.09.15 (weekly) INCLUDES SECCI	1,445.00	289.00	1,734.00
regulated outside the scope of CCD requirements	HPA, HPC, HPM, HPM ASU, HPA0, PLA (weekly), PLC (weekly)PLA, PLC, PLA/DMR, PLP, CLA, CLC, RA, RC, LAA, LAC, CSA, CSC	994.00	198.80	1,192.80
Pre Contract Information	All document codes ending in PCI	483.00	96.60	579.60
unregulated agreements	LA1, OSL, VR OSG, OSM, OSL	994.00	198.80	1,192.80
exempt agreements	LA2.14, HPF.14, HPVR.14, CLFV.14	994.00	198.80	1,192.80
default notices	DN1.14, DN2.14, DN3.14, DN4.14	227.00	45.40	272.40
settlement statement	SS(2004) 02/14	453.00	90.60	543.60
guarantee & indemnity	IC, ID1, IH	453.00	90.60	543.60

RENEWAL FEE

document group	related document codes	price	VAT	total
regulated in compliance with CCD requirements	HPA.09.15, HPM.09.15, PLA.09.15, CLA.09.15, CSA.09.15, HPM.09.15 (weekly), HPM.09.15 (multiple), PLA.09.15 (weekly) INCLUDES SECCI	648.00	129.60	777.60
regulated outside the scope of CCD requirements	HPA, HPC, HPM, HPM ASU, HPA0, PLA (weekly), PLC (weekly)PLA, PLC, PLA/DMR, PLP, CLA, CLC, RA, RC, LAA, LAC, CSA, CSC	470.00	94.00	564.00
Pre Contract Information	All document codes ending in PCI	179.00	35.80	214.80
unregulated agreements	LA1, OSL, VR OSG, OSM, OSL	470.00	94.00	564.00
exempt agreements	LA2.14, HPF.14, HPVR.14, CLFV.14	470.00	94.00	564.00
default notices	DN1.14, DN2.14, DN3.14, DN4.14	141.00	28.20	169.20
settlement statement	SS(2004) 02/14	179.00	35.80	214.80
guarantee & indemnity	IC, ID1, IH	179.00	35.80	214.80

original thinking

HARD COPY

HARD COPY AGREEMENTS

why should I purchase CCTA agreements?

We have a wide range of generic, ready to use, fully compliant agreements, all covered by CCTA liability insurance.

who can purchase these agreements?

Hard copy agreements are available to members and non-members, although there is a 30% discount for CCTA members.

how does it work?

Sold in pads of 25 self-carbonated agreements. They are hand written by you and signed by your customer.

how do I purchase hard copy agreements?

Order online at www.ccta.co.uk and pay by card, BACS or cheque. Log in to the member hub for your discount, when ordering.

when will I receive my agreements?

You will receive immediate email confirmation that your order is being processed. Delivery will be within five working days of payment.

what are the costs involved?

Full details of quantities and prices, along with a comprehensive list of the available agreements and their uses are on the following XX pages.

SECTION 55 CONSUMER CREDIT ACT 1974: DISCLOSURE OF INFORMATION

Regulations may require specified information to be disclosed in the prescribed manner to the debtor or hirer before a regulated agreement is made. A regulated agreement is not properly executed unless regulations under subsection (1) were complied with before the making of the agreement.

GENERAL EFFECT

The Consumer Credit (Disclosure of Information) Regulations 2004 ('the Pre-contract Information Regulations') require lenders or owners to disclose specified information to the debtor or hirer before an agreement is made. This pre-contract information mimics that found at the start of the credit or hire agreement. This pre-contract information allows the consumer to have a summary of the key features so that he may compare products and select the most appropriate.

The pre-contract information must meet various legibility, and equal prominence, requirements and must be contained in a agreement which allows the debtor or hirer to remove it from the place at which it was disclosed to him. Any agreement containing such information must be separate from an agreement, and must be headed with the words 'Pre-contract Information'. In addition, it must contain one of the headings prescribed by the Agreements Regulations, but with the words 'Pre-contract Information' appearing first and more prominently. The lender or owner may decide upon the order in which he displays the information.

A regulated agreement is not properly executed (unenforceable without a court order) unless regulations under subsection (1) were complied with before the making of the agreement.

IMPORTANT NOTICE

All regulated agreements must have a Pre-Contract Information (PCI) agreement issued before the customer signs the main agreement; these are listed with the same code as the main regulated agreement but preceded with PCI. CCD compliant documents come with Standard European Consumer Credit Information (SECCI) included. Before ordering, please note Section 55 of the Consumer Credit Act 1974, opposite.

all hard copy documents...

2018 member allowance has increased to:

30% discount

full details online...

Log into the hub for your member discount

www.ccta.co.uk

won't hurt a bit

THE COST

AGREEMENT
PRICES

PRICE TABLE ONE

agreement codes	quantity	price	VAT@ 20%	total cost
HPA.09.15 & SECCI HPM.09.15 & SECCI PLA.09.15 & SECCI CLA.09.15 & SECCI CSA.09.15 & SECCI HPM.09.15 (weekly) & SECCI PLA.09.15 (weekly) & SECCI	25	152.00	30.40	182.40
	50	305.00	61.00	366.00
	75	431.00	86.20	517.20
	100	607.00	121.40	728.40
	200	1,066.00	213.20	1,279.20
	300	1,506.00	301.20	1,807.20
	400	1,876.00	375.20	2,251.20
	500	2,109.00	421.80	2,530.80

PRICE TABLE TWO

agreement codes	quantity	price	VAT@ 20%	total cost
HPA & PCI	25	140.00	28.00	168.00
HPC & PCI	50	366.00	73.20	439.20
HPM & PCI	75	404.00	80.80	484.80
HPM ASU & PCI	100	534.00	106.80	640.80
HPA0 & PCI	200	1,021.00	204.20	1,225.20
PLA (weekly) & PCI	300	1,424.00	284.80	1,708.80
PLC (weekly) & PCI	400	1,834.00	366.80	2,200.80
PLA/DMR & PCI	500	2,237.00	447.40	2,684.40

PRICE TABLE THREE

agreement codes	quantity	price	VAT@ 20%	total cost
IC	25	93.00	18.60	111.60
ID1	50	184.00	36.80	220.80
IH	75	269.00	53.80	322.80
LA1	100	350.00	70.00	420.00
VR OSG	200	680.00	136.00	816.00
OSM	300	927.00	185.40	1,112.40
OSL	400	1,191.00	238.20	1,429.20
	500	1,454.00	290.80	1,744.80

PRICE TABLE FOUR

agreement codes	quantity	price	VAT@ 20%	total cost
DN1.14 DN2.14 DN3.14 DN4.14	25	58.00	11.60	69.60
	50	116.00	23.20	139.20
	75	167.00	33.40	200.40
	100	217.00	43.40	260.40
	200	425.00	85.00	510.00
	300	621.00	124.20	745.20
	400	804.00	160.80	964.80
	500	836.00	167.20	1,003.20

PRICE TABLE FIVE

agreement codes	quantity	price	VAT@ 20%	total cost
LA2.14 HPF.14 HPVR.14 CLFV.14	25	189.00	37.80	226.80
	50	378.00	75.60	453.60
	75	552.00	110.40	662.40
	100	718.00	143.60	861.60
	200	1,398.00	279.60	1,677.60
	300	2,039.00	407.80	2,446.80
	400	2,644.00	528.80	3,172.80
	500	3,211.00	642.20	3,853.20

full details online...

Log into the hub for your member discount

www.ccta.co.uk

listened and noted

AGREEMENTS

FOR PRICES
SEE PAGES
8/9

THESE AGREEMENTS ARE;

Drafted in compliance with regulations implementing the Consumer Credit Directive (CCD) incorporating the Standard European Consumer Credit Information (SECCI) document. NOT to be used for agreements secured on land.

NOT intended for use where the credit exceeds £60,260 or, where the credit exceeds £25,000 and is wholly or predominantly for the customer's business purposes, but in these cases

- if the SECCI is provided to the customer, the agreement must be used and
- the agreement may not be used without the SECCI having first been provided to the customer.

AGREEMENTS REGULATED IN COMPLIANCE WITH CCD REQUIREMENTS

code	agreement description
HPA.09.15 & SECCI price table 1	Hire purchase agreement for general goods with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
HPM.09.15 & SECCI price table 1	Hire purchase agreement for use in financing motor vehicles with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
PLA.09.15 & SECCI price table 1	Personal Loan Agreement with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
CLA.09.15 & SECCI price table 1	Connected Loan agreement Where the creditor is not the supplier with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
CSA.09.15 & SECCI price table 1	Credit Sale agreement Where the creditor is the supplier with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
HPM.09.15 (weekly) & SECCI price table 1	Hire purchase agreement (weekly payments) for use in financing motor vehicles with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
HPM09.15 (multiple) & SECCI copyright only	Hire purchase (multiple) agreement for use in financing motor vehicles and to facilitate a contract of shortfall insurance (GAP) and guarantee of goods insurance with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
PLA09.15 (weekly) & SECCI price table 1	Personal loan agreement (weekly payments) with SECCI Regulated by the Consumer Credit Act 1974 (as amended)

AGREEMENTS REGULATED OUTSIDE THE SCOPE OF CCD REQUIREMENTS

code	agreement description
HPA & PCI price table 2	Hire purchase agreement for general goods, with Pre-Contract Information Regulated by the Consumer Credit Act 1974
HPC & PCI price table 2	Hire purchase agreement for general goods, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 with right of cancellation
HPM & PCI price table 2	Hire purchase agreement for use in financing motor vehicles, with Pre-Contract Information Regulated by the Consumer Credit Act 1974
HPM ASU & PCI price table 2	Hire purchase agreement for use in financing motor vehicles, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 with optional payment protection insurance finance
HPO & PCI price table 2	Agreement modifying a hire purchase agreement for general goods, with Pre-Contract Information Regulated by the Consumer Credit Act 1974

REGULATED HIRE AGREEMENTS

code	agreement description
RA & PCI price table 2	Hire agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 for use with general goods (e.g. TV equipment). Period of hire not to exceed seventeen months.
RC & PCI price table 2	Hire agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 for use with general goods (e.g. TV equipment). Period of hire not to exceed seventeen months with right of cancellation.

SETTLEMENT STATEMENTS

code	agreement description
SS (2004) 02/14 copyright only	Settlement statement under an agreement regulated by the Consumer Credit Act 1974 Where rebate is calculated using Consumer Credit (Early settlement) Regulations 2004

listened and noted

AGREEMENTS

FOR PRICES
SEE PAGES
8/9

LOAN AGREEMENTS

code	agreement description
PLA (Weekly) & PCI price table 2	Simple personal loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974
PLC (Weekly) & PCI price table 2	Simple personal loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 with right of cancellation
PLA & PCI price table 2	Simple personal loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974
PLC & PCI price table 2	Simple personal loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 with right of cancellation
PLA/DMR & PCI price table 2	Personal Loan Agreement, with Pre-Contract Information Set under Distance Marketing Regulations
PLP & PCI price table 2	Simple personal loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 with option for connected payment protection insurance finance
CLA & PCI price table 2	Connected loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 where the creditor is not the supplier
CLC & PCI price table 2	Connected loan agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 where the creditor is not the supplier with a right of cancellation

REGULATED LEASE AGREEMENTS

code	agreement description
LAA & PCI price table 2	Commercial leasing agreement, with Pre-Contract Information No right of cancellation. No right of termination at eighteen months. Regulated by the Consumer credit Act 1974.
LAC & PCI price table 2	Commercial leasing agreement, with Pre-Contract Information Regulated by the Consumer credit Act 1974 with right of cancellation but no right of termination at 18 months

REGULATED CREDIT SALE AGREEMENTS

code	agreement description
CSA & PCI price table 2	Credit sale agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 where the creditor is the supplier
CSC & PCI price table 2	Credit sale agreement, with Pre-Contract Information Regulated by the Consumer Credit Act 1974 where the creditor is the supplier with right of cancellation

GUARANTEE AND INDEMNITY FORMS

code	agreement description
IC price table 3	Guarantee & Indemnity Form For use in connection with regulated consumer credit Agreement
ID1 price table 3	Guarantee & Indemnity Form For use in connection with an unregulated consumer credit Agreement
IH price table 3	Guarantee & Indemnity Form For use in connection with a regulated consumer hire Agreement

UNREGULATED COMMERCIAL LEASING AGREEMENT

code	agreement description
LA1 price table 3	Commercial leasing agreement for use in connection with an unregulated hire agreement. Must only be used for transactions with Limited Companies and Partnerships consisting of 4 or more partners.

UNREGULATED LOAN AGREEMENT

code	agreement description
OSL price table 3	Loan agreement Not regulated by the Consumer Credit Act 1974 with provision for fixed or variable rate. Must only be used for transactions with Limited Companies and Partnerships consisting of 4 or more partners.

listened and noted

AGREEMENTS

FOR PRICES
SEE PAGES
8/9

UNREGULATED HIRE PURCHASE AGREEMENT

code	agreement description
VR OSG price table 3	Hire purchase agreement Not regulated by the Consumer Credit Act 1974 for use in connection with commercial goods containing provision for fixed or variable rates. Must only be used for transactions with Limited Companies and partnerships consisting of 4 or more partners.
OSM price table 3	Hire purchase agreement for motor vehicles Not regulated by Consumer Credit Act 1974. Must only be used for transactions with Limited Companies and partnerships consisting of 4 or more partners.

DEFAULT NOTICES

code	agreement description
DN1.14 price table 4	For Regulated Loan Agreements including Connected Loans and Credit Sale
DN2.14 price table 4	For Regulated Hire Agreements
DN3.14 price table 4	For Regulated Hire-Purchase Agreements
DN4.14 price table 4	For Regulated Conditional Sale Agreements

full details online...

log into the hub for your member discount

www.ccta.co.uk

EXEMPT AGREEMENTS

For use outside the scope of the Consumer Credit Act 1974 where the Borrower/Hirer/Lessee is a Sole Trader or a Partnership of two or three persons, the Agreement is entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the Borrower/Hirer/Lessee and the Amount of Credit/ Primary Period Rentals exceeds £25,000.

COMMERCIAL LEASE AGREEMENT

code	agreement description
LA2.14 price table 5	Outside the scope of the Consumer Credit Act 1974 where the Lessee is a Sole Trader or a Partnership of two or three persons, the agreement is entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the Lessee and the Primary Period Rentals exceed £25,000

HIRE PURCHASE AGREEMENT (FIXED RATE)

code	agreement description
HPF.14 price table 5	Outside the scope of the Consumer credit Act 1974 where the Hirer is a Sole Trader or a Partnership of two or three persons, the Agreement is entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the Hirer and the Amount of credit exceeds £25,000

HIRE PURCHASE AGREEMENT (VARIABLE RATE)

code	agreement description
HPVR.14 price table 5	For use outside the scope of the Consumer Credit Act 1974 where the Hirer is a Sole Trader or a Partnership of two or three persons, the Agreement is entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the Hirer and the Amount of Credit exceeds £25,000

COMMERCIAL LOAN AGREEMENT

code	agreement description
CLFV.14 price table 5	For use outside the scope of the Consumer Credit Act 1974 where the Borrower is a Sole Trader or a Partnership of two or three persons, the Agreement is entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the Borrower and the Amount of Credit exceeds £25,000



ccta 

CONTACT

t: +44 (0) 1274 714959

e: membership@ccta.co.uk

www.ccta.co.uk

[@cctavoic](https://twitter.com/cctavoic)