



ccta 
NON-MEMBER PRICES
2019

focus on the potential





AGREEMENTS

covered by
CCTA liability insurance

electronic agreements
available to CCTA members

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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



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 04.18, HPM 04.18, PLA 04.18, CLA 04.18, CSA 04.18, HPM 04.18 (weekly), PLA 04.18 (weekly) INCLUDES SECCI	1,518.00	303.60	1,821.60
regulated outside the scope of CCD requirements	RA 04.18 & PCI, RC (Cancellable) 04.18 & PCI, LAA 04.18 & PCI, LAC (Cancellable) 04.18 & PCI	1,518.00	303.60	1,821.60
unregulated agreements	LA1 04.18, OSL 04.18, VR OSG 04.18, OSM 04.18, OSL 04.18	1,044.00	208.80	1,252.80
exempt agreements	LA2 04.18, HPF 04.18, HPVR 04.18, CLFV 04.18	1,044.00	208.80	1,252.80
default notices	DN1.14, DN2.14, DN3.14, DN4.14	238.00	47.60	285.60
settlement statement	SS(2004) 04.18	476.00	95.20	571.20
guarantee & indemnity	IC 04.18, ID1 04.18, IH 04.18	476.00	95.20	571.20

Note: price is per document.

RENEWAL FEE

document group	related document codes	price	VAT	total
regulated in compliance with CCD requirements	HPA 04.18, HPM 04.18, PLA 04.18, CLA 04.18, CSA 04.18, HPM 04.18 (weekly), PLA 04.18 (weekly) INCLUDES SECCI	680.00	136.00	816.00
regulated outside the scope of CCD requirements	RA 04.18 & PCI, RC (Cancellable) 04.18 & PCI, LAA 04.18 & PCI, LAC (Cancellable) 04.18 & PCI	680.00	136.00	816.00
unregulated agreements	LA1 04.18, OSL 04.18, VR OSG 04.18, OSM 04.18, OSL 04.18	493.00	98.60	591.60
exempt agreements	LA2 04.18, HPF 04.18, HPVR 04.18, CLFV 04.18	493.00	98.60	591.60
default notices	DN1.14, DN2.14, DN3.14, DN4.14	148.00	29.60	177.60
settlement statement	SS(2004) 04.18	188.00	37.60	225.60
guarantee & indemnity	IC 04.18, ID1 04.18, IH 04.18	188.00	37.60	225.60

Note: price is per document.

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 04.18 & SECCI	25	160.00	32.00	192.00
	50	320.00	64.00	384.00
HPM 04.18 & SECCI	75	453.00	90.60	543.60
PLA 04.18 & SECCI	100	637.00	127.40	764.40
CLA 04.18 & SECCI	200	1,119.00	223.80	1,342.80
CSA 04.18 & SECCI	300	1,581.00	316.20	1,897.20
HPM 04.18 (weekly) & SECCI	400	1,970.00	394.00	2,364.00
PLA 04.18 (weekly) & SECCI	500	2,214.00	442.80	2,656.80

PRICE TABLE TWO

agreement codes	quantity	price	VAT@ 20%	total cost
RA 04.18 & PCI	25	147.00	29.40	176.40
	50	384.00	76.80	460.80
RC (Cancellable) 04.18 & PCI	75	424.00	84.80	508.80
LAA 04.18 & PCI	100	561.00	112.20	673.20
LAC (Cancellable) 04.18 & PCI	200	1,073.00	214.60	1,287.60
	300	1,495.00	299.00	1,794.00
	400	1,926.00	385.20	2,311.20
	500	2,349.00	469.80	2,818.80

PRICE TABLE THREE

agreement codes	quantity	price	VAT@ 20%	total cost
IC 04.18	25	98.00	19.60	117.60
ID1 04.18	50	193.00	38.60	231.60
IH 04.18	75	282.00	56.40	338.40
LA1 04.18	100	368.00	73.60	441.60
VR OSG 04.18	200	714.00	142.80	856.80
OSM 04.18	300	973.00	194.60	1,167.60
OSL 04.18	400	1,251.00	250.20	1,501.20
	500	1,527.00	305.40	1,832.40

PRICE TABLE FOUR

agreement codes	quantity	price	VAT@ 20%	total cost
DN1.14	25	61.00	12.20	73.20
	50	122.00	24.40	146.40
DN2.14	75	175.00	35.00	210.00
DN3.14	100	228.00	45.60	273.60
DN4.14	200	446.00	89.20	535.20
	300	652.00	130.40	782.40
	400	844.00	168.80	1,012.80
	500	878.00	175.60	1,053.60

PRICE TABLE FIVE

agreement codes	quantity	price	VAT@ 20%	total cost
LA2 04.18	25	198.00	39.60	237.60
	50	397.00	79.40	476.40
HPF 04.18	75	580.00	116.00	696.00
HPVR 04.18	100	754.00	150.80	904.80
CLFV 04.18	200	1,468.00	293.60	1,761.60
	300	2,141.00	428.20	2,569.20
	400	2,776.00	555.20	3,331.20
	500	3,372.00	674.40	4,046.40

full details online...

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listened and noted

AGREEMENTS

FOR PRICES
SEE PAGES
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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 04.18 & SECCI price table 1	Hire purchase agreement for general goods with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
HPM 04.18 & 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 04.18 & SECCI price table 1	Personal Loan Agreement with SECCI Regulated by the Consumer Credit Act 1974 (as amended)
CLA 04.18 & 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 04.18 & 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 04.18 (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)
PLA 04.18 (weekly) & SECCI price table 1	Personal loan agreement (weekly payments) with SECCI Regulated by the Consumer Credit Act 1974 (as amended)

REGULATED HIRE AGREEMENTS

code	agreement description
RA 04.18 & 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 (Cancellable) 04.18 & 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) 04.18 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

REGULATED LEASE AGREEMENTS

code	agreement description
LAA 04.18 & 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 (Cancellable) 04.18 & 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

listened and noted

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GUARANTEE AND INDEMNITY FORMS

code	agreement description
IC 04.18 price table 3	Guarantee & Indemnity Form For use in connection with regulated consumer credit Agreement
ID1 04.18 price table 3	Guarantee & Indemnity Form For use in connection with an unregulated consumer credit Agreement
IH 04.18 price table 3	Guarantee & Indemnity Form For use in connection with a regulated consumer hire Agreement

UNREGULATED COMMERCIAL LEASING AGREEMENT

code	agreement description
LA1 04.18 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 04.18 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.

UNREGULATED HIRE PURCHASE AGREEMENT

code	agreement description
VR OSG 04.18 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 04.18 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

listened and noted

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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 04.18 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 04.18 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 04.18 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 04.18 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

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