



ccta   
DETAILS & PRICES  
2021

*focus on the potential*

**AGREEMENTS**  
& OTHER STATUTORY DOCUMENTS







hard copy documents  
discounted for members

electronic documents  
available to members

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**full details online**

log into the member hub for your discount

[www.ccta.co.uk](http://www.ccta.co.uk)

**any questions, anytime**

email the office on [documents@ccta.co.uk](mailto:documents@ccta.co.uk)

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original thinking

# HARD COPY

HARD COPY AGREEMENTS

## why should I purchase CCTA agreements?

We have a comprehensive range of No Carbon Required printed credit and hire agreements and other statutory documents, suitable for most purposes and drafted, where applicable, in accordance with the provisions of the Consumer Credit Act 1974 and Regulations made under it.

## 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 do I purchase hard copy agreements?

Order online at [www.ccta.co.uk](http://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 pages 14 - 17.

### CONSUMER CREDIT ACT 1974: DISCLOSURE OF INFORMATION

Disclosure regulations made under section 55 of the Consumer Credit Act 1974 (CCA 1974) require specified information to be disclosed in the prescribed manner to the debtor or hirer (as defined in the CCA 1974) before a regulated agreement is made. Failure to comply with the disclosure regulations has the effect that agreements are enforceable against a debtor or hirer only with an order of a court and enforcement for that purpose includes the retaking of goods or land to which the agreement relates.

All CCTA Regulated agreements include the relevant pre-contract disclosure document, which is listed under the same document code as the agreement it relates to; together with, for ease of reference, the initialism PCCI (pre-contract credit information) for regulated credit agreements or, the initialism PCI (pre-contract information) for regulated hire/leasing agreements

### all hard copy documents...



#### member discount

30% on standard prices



#### additional discount

up to 20% on bulk orders

### full details online...

Log into the hub for your member discount

[www.ccta.co.uk](http://www.ccta.co.uk)

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

## why should I purchase copyright?

All electronic documents are subject to 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?

email [agreements@ccta.co.uk](mailto:agreements@ccta.co.uk) with the required document code(s), and we will be in touch with your quote.

## 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 credit agreements	HPA 03.21 • HPM 03.21 • PLA03.21 • CLA 03.21 • CSA 03.21 HPM 03.21 (weekly) • PLA 03.21 (weekly) INCLUDES PCCI	1,564.00	312.80	1,876.80
regulated hire agreements	RA 01.20 & PCI • RC (Cancellable) 01.20 & PCI LAA 01.20 & PCI • LAC (Cancellable) 01.20 & PCI			
unregulated agreements	LA1 01.20 • VR OSG 01.20 • OSM 01.20 • OSL 01.20	1,075.00	215.00	1,290.00
exempt agreements	LA2 01.20 • HPF 01.20 • CLFV 01.20			
default notices	DN1 04.21 • DN2 04.21 • DN3 04.21 • DN4 04.21	245.00	49.00	294.00
settlement statement	SS(2004) 04.18	490.00	98.00	588.00
regulated guarantee & indemnity	IC 04.18 • IH 04.18			
unregulated guarantee & indemnity	ID1 04.18			

Note: price is per document.

### RENEWAL FEE

document group	related document codes	price	VAT	total
regulated credit agreements	HPA 03.21 • HPM 03.21 • PLA03.21 • CLA 03.21 • CSA 03.21 HPM 03.21 (weekly) • PLA 03.21 (weekly) INCLUDES PCCI	700.00	140.00	840.00
regulated hire agreements	RA 01.20 & PCI • RC (Cancellable) 01.20 & PCI LAA 01.20 & PCI • LAC (Cancellable) 01.20 & PCI			
unregulated agreements	LA1 01.20 • VR OSG 01.20 • OSM 01.20 • OSL 01.20	508.00	101.60	609.60
exempt agreements	LA2 01.20 • HPF 01.20 • CLFV 01.20			
default notices	DN1 04.21 • DN2 04.21 • DN3 04.21 • DN4 04.21	152.00	30.40	182.40
settlement statement	SS(2004) 04.18	194.00	38.80	232.80
regulated guarantee & indemnity	IC 04.18 • IH 04.18			
unregulated guarantee & indemnity	ID1 04.18			

Note: price is per document.

*listened and noted*

# AGREEMENTS & OTHER STATUTORY DOCUMENTS

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## REGULATED CREDIT AGREEMENTS

The following Regulated Credit Agreements must not be used for agreements secured on land. They are also not intended for use, unless pre-contract credit information has been disclosed in compliance (or in purported compliance) with the Information Regulations 2010, for agreements under which the creditor provides the debtor with credit which exceeds £60,260; or for agreements entered into by the debtor wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the debtor.

Prospective purchasers are urged to seek independent legal advice, prior to purchase, on the intended use to which these Forms of Agreements may be put.

### REGULATED CREDIT AGREEMENTS PRICE TABLE 1

#### HPA 03.21 & PCCI

HIRE PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in financing general goods

#### HPM 03.21 & PCCI

HIRE PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in financing motor vehicles

#### PLA 03.21 & PCCI

FIXED SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in providing unrestricted use loans

#### CLA 03.21 & PCCI

FIXED SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in providing restricted use (connected) loans for financing specific goods, where the Creditor and Supplier are not the same person

#### CSA 03.21 & PCCI

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in providing restricted use credit (Credit Sale) for the sale of goods, under which the purchase price or part of it is payable by instalments, but which is not a conditional sale agreement and, where the Creditor and Supplier are the same person.

### REGULATED CREDIT AGREEMENTS (CONTINUED) PRICE TABLE 1

#### HPM 03.21 (weekly) & PCCI

HIRE PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in financing motor vehicles, repayable by weekly repayments

#### PLA 03.21 (weekly) & PCCI

FIXED SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

For use in providing unrestricted use loans, repayable by weekly payments.

### REGULATED HIRE AGREEMENTS PRICE TABLE 2

#### RA 01.20 & PCI

HIRE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Period of hire not to exceed 17 months from the date of the agreement. For use with general goods (e.g. TV equipment)

#### RC (cancellable) 01.20 & PCI

HIRE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Right of Cancellation, subject to provisions under the Consumer Credit 1974. Period of hire not to exceed seventeen months from the date of the agreement (For use with general goods (e.g. TV equipment))

### SETTLEMENT STATEMENTS COPYRIGHT ONLY

#### SS (2204) 04.18

SETTLEMENT STATEMENT

Statutory Settlement Statement given in response to a request made by a debtor under the Consumer Credit Act 1974, s 97

*listened and noted*

# AGREEMENTS & OTHER STATUTORY DOCUMENTS

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## REGULATED LEASE AGREEMENTS PRICE TABLE 2

### LAA 01.20 & PCI

HIRE PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

No statutory right of termination For use where the hirer is a sole trader or a partnership consisting of two or three persons, the agreement is entered into for the business purposes of the hirer and the primary period rentals do not exceed £25,000.)

### LAC (cancellable) 1.20 & PCI

HIRE PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Right of Cancellation, subject to provisions under the Consumer Credit 1974. No statutory right of termination. For use where the hirer is a sole trader or a partnership consisting of two or three persons, the agreement is entered into for the business purposes of the hirer and the primary period rentals do not exceed £25,000.)

## GUARANTEE AND INDEMNITY FORMS PRICE TABLE 3

### IC 04.18

GUARANTEE AND INDEMNITY SUBJECT TO THE CONSUMER CREDIT ACT 1974

For use in relation to a regulated credit agreement including HP

### ID1 04.18

GUARANTEE AND INDEMNITY (NOT REGULATED BY THE CONSUMER CREDIT ACT 1974)

For use in relation to an unregulated agreement

### IH 04.18

GUARANTEE AND INDEMNITY SUBJECT TO THE CONSUMER CREDIT ACT 1974

For use in relation to a regulated hire agreement

## UNREGULATED COMMERCIAL LEASING AGREEMENT PRICE TABLE 3

### LA 01.20

COMMERCIAL LEASE AGREEMENT

For use where where the Lessee is a company, other incorporated body, a partnership consisting of four or more persons or a Limited Liability Partnership (LLP)

## UNREGULATED LOAN AGREEMENT PRICE TABLE 3

### OSL 01.20

COMMERCIAL LOAN AGREEMENT WITH PROVISION FOR FIXED OR VARIABLE RATE OF INTEREST

For use where the Borrower is a company, other incorporated body, a partnership consisting of four or more persons or a Limited Liability Partnership (LLP)

## UNREGULATED HIRE PURCHASE AGREEMENTS PRICE TABLE 3

### VR OSG 01.20

COMMERCIAL HIRE PURCHASE AGREEMENT WITH OPTION FOR VARIABLE RATE OF INTEREST

For use for Commercial Goods, Equipment and Vehicles where the Borrower is a company, other incorporated body, a partnership consisting of four or more persons or a Limited Liability Partnership (LLP)

### OSM 01.20

COMMERCIAL HIRE PURCHASE AGREEMENT, FIXED RATE INTEREST ONLY

For use principally for Motor Vehicles where the Borrower is a company, other incorporated body, a partnership consisting of four or more persons or a Limited Liability Partnership (LLP)

*listened and noted*

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## DEFAULT NOTICES

All Default Notices are drafted in accordance with the Consumer Credit (Enforcement, Default and Termination Notices) Regulations 1983 (as amended). Each form assumes that: the notice is served under section 87(1) of the Consumer Credit Act 1974; the related breach is one capable of remedy only, i.e. by payment of accrued arrears; and, in relation to any security, the only surety, under the agreement, would be a guarantor.

### DEFAULT NOTICES PRICE TABLE 4

#### DN1 04.21

##### DEFAULT NOTICE

For Regulated Loan Agreements including Connected Loans and Credit Sale

#### DN2 04.21

##### DEFAULT NOTICE

For Regulated Hire Agreements

#### DN3 04.21

##### DEFAULT NOTICE

For Regulated Hire-Purchase Agreements

#### DN4 04.21

##### DEFAULT NOTICE

For Regulated Conditional Sale Agreements

## EXEMPT AGREEMENTS

When an agreement fulfils the exempt agreement criteria as specified under the 'agreement descriptions' shown below, the agreement is not subject to the controls or regulation imposed by the Consumer Credit Act 1974 ("CCA 1974") or the Financial Services and Markets Act 2000 (Regulated Activities Order) regime, except in the case of a CREDIT agreement that is an exempt agreement, which will be subject to judicial control, under the unfair relationships provisions in CCA 1974, ss 140A–140D.

All CCTA exempt agreements incorporate a declaration, which is made by the borrower/hirer/lessee and provides that the agreement is entered into by the borrower/hirer/lessee wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the borrower/hirer/lessee. The declaration is not an essential for establishing the business purposes but serves to create a rebuttable presumption that the agreement was entered into for the borrower's/hirer's/lessee's business purposes.

### EXEMPT AGREEMENTS PRICE TABLE 5

#### LA2 01.20

##### COMMERCIAL LEASE AGREEMENT

Outside the scope of the Consumer Credit Act 1974 and the Financial Services and Markets Act 2000 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

#### HPF 01.20

##### HIRE PURCHASE AGREEMENT (FIXED RATE)

Outside the scope of the Consumer credit Act 1974 and the Financial Services and Markets Act 2000 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

#### CLFV 01.20

##### COMMERCIAL LOAN AGREEMENT

For use outside the scope of the Consumer Credit Act 1974 and the Financial Services and Markets Act 2000 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

won't hurt a bit

# EXC. VAT

AGREEMENT  
PRICES

## PRICE TABLE ONE

agreements	quantity	members		non-members	
HPA 03.21 & PCCI HPM 03.21 & PCCI PLA 03.21 & PCCI	<b>25</b> NO DISCOUNT	131.00		170.00	
CLA 03.21 & PCCI CSA 03.21 & PCCI	<b>50</b> <b>10% DISCOUNT</b>	WAS 262.00	NOW 235.80	WAS 340.00	NOW 306.00
HPM 03.21 (weekly) & PCCI PLA 03.21 (weekly) & PCCI	<b>100</b> <b>20% DISCOUNT</b>	WAS 524.00	NOW 419.20	WAS 680.00	NOW 544.00

## PRICE TABLE TWO

agreements	quantity	members		non-members	
RA 01.20 & PCI	<b>25</b> NO DISCOUNT	121.00		157.00	
RC (Cancellable) 01.20 & PCI LAA 01.20 & PCI	<b>50</b> <b>10% DISCOUNT</b>	WAS 242.00	NOW 217.80	WAS 314.00	NOW 282.60
LAC (Cancellable) 01.20 & PCI	<b>100</b> <b>20% DISCOUNT</b>	WAS 484.00	NOW 387.20	WAS 628.00	NOW 502.40

## PRICE TABLE THREE

agreements	quantity	members		non-members	
IC 04.18 ID1 04.18	<b>25</b> NO DISCOUNT	79.00		103.00	
IH 04.18 LA1 01.20 VR OSG 01.20	<b>50</b> <b>10% DISCOUNT</b>	WAS 158.00	NOW 142.20	WAS 206.00	NOW 185.40
OSM 01.20 OSL 01.20	<b>100</b> <b>20% DISCOUNT</b>	WAS 316.00	NOW 252.80	WAS 412.00	NOW 329.60

## PRICE TABLE FOUR

agreements	quantity	members		non-members	
DN1 04.21	<b>25</b> NO DISCOUNT	49.00		64.00	
DN2 04.21 DN3 04.21	<b>50</b> <b>10% DISCOUNT</b>	WAS 98.00	NOW 88.20	WAS 128.00	NOW 115.20
DN4 04.21	<b>100</b> <b>20% DISCOUNT</b>	WAS 196.00	NOW 156.80	WAS 256.00	NOW 204.80

## PRICE TABLE FIVE

agreements	quantity	members		non-members	
LA2 01.20	<b>25</b> NO DISCOUNT	163.00		212.00	
HPF 01.20 CLFV 01.20	<b>50</b> <b>10% DISCOUNT</b>	WAS 326.00	NOW 293.40	WAS 424.00	NOW 361.60
	<b>100</b> <b>20% DISCOUNT</b>	WAS 652.00	NOW 521.60	WAS 848.00	NOW 678.40

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won't hurt a bit

# INC. VAT

AGREEMENT  
PRICES

## PRICE TABLE ONE

agreements	quantity	members		non-members	
HPA 03.21 & PCCI HPM 03.21 & PCCI PLA 03.21 & PCCI	<b>25</b> NO DISCOUNT	157.20		204.00	
CLA 03.21 & PCCI CSA 03.21 & PCCI	<b>50</b> 10% DISCOUNT	WAS 314.40	NOW 282.96	WAS 408.00	NOW 367.20
HPM 03.21 (weekly) & PCCI PLA 03.21 (weekly) & PCCI	<b>100</b> 20% DISCOUNT	WAS 628.80	NOW 503.04	WAS 816.00	NOW 652.80

## PRICE TABLE TWO

agreements	quantity	members		non-members	
RA 01.20 & PCI	<b>25</b> NO DISCOUNT	145.20		188.40	
RC (Cancellable) 01.20 & PCI LAA 01.20 & PCI	<b>50</b> 10% DISCOUNT	WAS 290.40	NOW 261.36	WAS 376.80	NOW 339.12
LAC (Cancellable) 01.20 & PCI	<b>100</b> 20% DISCOUNT	WAS 580.80	NOW 464.64	WAS 753.60	NOW 602.88

## PRICE TABLE THREE

agreements	quantity	members		non-members	
IC 04.18 ID1 04.18	<b>25</b> NO DISCOUNT	94.80		123.60	
IH 04.18 LA1 01.20 VR OSG 01.20	<b>50</b> 10% DISCOUNT	WAS 189.60	NOW 170.64	WAS 247.20	NOW 222.48
OSM 01.20 OSL 01.20	<b>100</b> 20% DISCOUNT	WAS 379.20	NOW 303.36	WAS 494.40	NOW 395.52

## PRICE TABLE FOUR

agreements	quantity	members		non-members	
DN1 04.21	<b>25</b> NO DISCOUNT	58.80		76.80	
DN2 04.21 DN3 04.21	<b>50</b> 10% DISCOUNT	WAS 117.60	NOW 105.84	WAS 153.60	NOW 138.24
DN4 04.21	<b>100</b> 20% DISCOUNT	WAS 235.20	NOW 188.16	WAS 307.20	NOW 245.76

## PRICE TABLE FIVE

agreements	quantity	members		non-members	
LA2 01.20	<b>25</b> NO DISCOUNT	195.60		254.40	
HPF 01.20 CLFV 01.20	<b>50</b> 10% DISCOUNT	WAS 391.20	NOW 352.08	WAS 508.80	NOW 457.92
	<b>100</b> 20% DISCOUNT	WAS 782.40	NOW 625.92	WAS 1,017.60	NOW 814.08

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