



ccta

2022
PRICES

focus on the potential

AGREEMENTS

& OTHER STATUTORY DOCUMENTS

hard copy documents
discounted for members

electronic documents
available to members

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login for discounted rates
ccta.co.uk/member-login

email your query to
agreements@ccta.co.uk

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 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 two 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...

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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
- downloadable from the member hub

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?

Simply email: agreements@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 set up fee when you first purchase copyright and will then be charged an annual renewal fee pro-rata. Price details below.

SET UP 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	1,645	329	1,974
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	1,130	226	1,356
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	260	52	312
settlement statement	SS(2004) 04.18	515	103	618
regulated guarantee & indemnity	IC 04.18 • IH 04.18			
unregulated guarantee & indemnity	ID1 04.18			

Note: price is per document.

ANNUAL 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	735	147	882
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	535	107	642
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	160	32	192
settlement statement	SS(2004) 04.18	205	41	246
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.

PLEASE NOTE: 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 & PCCI

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 & PCCI

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 such as TV equipment.

SETTLEMENT STATEMENTS COPYRIGHT ONLY

SS (2004) 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

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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

LA1 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 AGREEMENT 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

DOCUMENT
PRICES

PRICE TABLE ONE

agreements	quantity	members		non-members	
HPA 03.21 & SECCI HPM 03.21 & SECCI PLA 03.21 & SECCI CLA 03.21 & SECCI CSA 03.21 & SECCI	25 NO DISCOUNT	140.00		182.00	
HPM 03.21 (weekly) & SECCI PLA 03.21 (weekly) & SECCI	50 10% DISCOUNT	WAS 280.00	NOW 252.00	WAS 364.00	NOW 327.60
	100 20% DISCOUNT	WAS 560.00	NOW 448.00	WAS 728.00	NOW 582.40

PRICE TABLE TWO

agreements	quantity	members		non-members	
RA 01.20 & PCI RC (Cancellable) 01.20 & PCI LAA 01.20 & PCI LAC (Cancellable) 01.20 & PCI	25 NO DISCOUNT	130.00		169.00	
	50 10% DISCOUNT	WAS 260.00	NOW 234.00	WAS 338.00	NOW 304.20
	100 20% DISCOUNT	WAS 520.00	NOW 416.00	WAS 676.00	NOW 540.80

PRICE TABLE THREE

agreements	quantity	members		non-members	
IC 04.18 ID1 04.18 IH 04.18	25 NO DISCOUNT	85.00		110.00	
LA1 01.20 VR OSG 01.20	50 10% DISCOUNT	WAS 170.00	NOW 153.00	WAS 220.00	NOW 198.00
OSM 01.20 OSL 01.20	100 20% DISCOUNT	WAS 340.00	NOW 272.00	WAS 440.00	NOW 352.00

PRICE TABLE FOUR

agreements	quantity	members		non-members	
DN1 04.21 DN2 04.21 DN3 04.21 DN4 04.21	25 NO DISCOUNT	55.00		72.00	
	50 10% DISCOUNT	WAS 110.00	NOW 99.00	WAS 144.00	NOW 129.60
	100 20% DISCOUNT	WAS 220.00	NOW 176.00	WAS 288.00	NOW 230.40

PRICE TABLE FIVE

agreements	quantity	members		non-members	
LA2 01.20 HPF 01.20 CLFV 01.20	25 NO DISCOUNT	170.00		221.00	
	50 10% DISCOUNT	WAS 340.00	NOW 306.00	WAS 442.00	NOW 397.80
	100 20% DISCOUNT	WAS 680.00	NOW 544.00	WAS 884.00	NOW 707.20

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INC. VAT

DOCUMENT PRICES

PRICE TABLE ONE

agreements	quantity	members		non-members	
HPA 03.21 & SECCI HPM 03.21 & SECCI PLA 03.21 & SECCI CLA 03.21 & SECCI CSA 03.21 & SECCI	25 NO DISCOUNT	168.00		218.40	
HPM 03.21 (weekly) & SECCI PLA 03.21 (weekly) & SECCI	50 10% DISCOUNT	WAS 336.00	NOW 302.40	WAS 436.80	NOW 393.12
	100 20% DISCOUNT	WAS 672.00	NOW 537.60	WAS 873.60	NOW 698.88

PRICE TABLE TWO

agreements	quantity	members		non-members	
RA 01.20 & PCI RC (Cancellable) 01.20 & PCI LAA 01.20 & PCI LAC (Cancellable) 01.20 & PCI	25 NO DISCOUNT	156.00		202.80	
	50 10% DISCOUNT	WAS 312.00	NOW 280.80	WAS 405.60	NOW 365.04
	100 20% DISCOUNT	WAS 624.00	NOW 499.20	WAS 811.20	NOW 648.96

PRICE TABLE THREE

agreements	quantity	members		non-members	
IC 04.18 ID1 04.18 IH 04.18 LA1 01.20 VR OSG 01.20 OSM 01.20 OSL 01.20	25 NO DISCOUNT	102.00		132.00	
	50 10% DISCOUNT	WAS 204.00	NOW 183.60	WAS 264.00	NOW 237.60
	100 20% DISCOUNT	WAS 408.00	NOW 326.40	WAS 528.00	NOW 422.40

PRICE TABLE FOUR

agreements	quantity	members		non-members	
DN1 04.21 DN2 04.21 DN3 04.21 DN4 04.21	25 NO DISCOUNT	66.00		84.60	
	50 10% DISCOUNT	WAS 132.00	NOW 118.80	WAS 172.80	NOW 155.52
	100 20% DISCOUNT	WAS 264.00	NOW 211.20	WAS 345.60	NOW 276.48

PRICE TABLE FIVE

agreements	quantity	members		non-members	
LA2 01.20 HPF 01.20 CLFV 01.20	25 NO DISCOUNT	204.00		265.20	
	50 10% DISCOUNT	WAS 408.00	NOW 367.20	WAS 530.40	NOW 477.36
	100 20% DISCOUNT	WAS 816.00	NOW 652.80	WAS 1060.80	NOW 848.64

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