

The background of the slide is an aerial photograph of a dense evergreen forest. Overlaid on this image are several geometric shapes: a large white 'C' on the left, a dark blue horizontal bar in the center, and a green diagonal bar on the right. The text is positioned within the dark blue bar.

CCTA AGREEMENTS

DETAILS & PRICES

ccta agreements

We offer a comprehensive range of credit agreements, hire agreements and other statutory documents. These are drafted, where applicable, in accordance with the Consumer Credit Act 1974 and its regulations.

Our range of agreements are available in either hard copy or electronic format. This brochure provides full details and pricing for both options.

CCTA agreements and documents are reviewed annually and updated in accordance with changes to legislation.

HARD COPY

**MEMBER
DISCOUNTS**

**BULK
DISCOUNTS**

ELECTRONIC

**UNLIMITED
USE**

**PDF & WORD
VERSIONS**

REPUTABLE

**FULLY
COMPLIANT**

**REVIEWED
ANNUALLY**

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HARD COPY FORMAT

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EXC. VAT PRICES

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INC. VAT PRICES

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ELECTRONIC FORMAT

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EXC. VAT PRICES

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INC. VAT PRICES

09 / descriptions

REGULATED AGREEMENTS HPA • HPM • CSA • CLA • PLA • PLAW • RA • RC • LAA • LAC • RAC • HCC

UNREGULATED AGREEMENTS LA • OSL • OSG • OSM • OSM-V

GUARANTEE & INDEMNITY IC • IH • ID

EXEMPT AGREEMENTS LEX • HPX • LOX

STATUTORY DOCUMENTS DNL • DNH • DNHP • SS



HARD COPY **FORMAT** OVERVIEW

Our hard copy documents are produced in paper format and include an individual carbon copy of each page. Where relevant, the required pre-contract disclosure document is also included at no additional cost. Documents are sold in quantities of 25, 50, 75 or 100.

AVAILABLE TO **NON-MEMBERS** AT STANDARD PRICES

CCTA members and non-members are welcome to purchase our hard copy credit agreements, hire agreements and statutory documents. It is worth noting that members receive a 30% discount on our standard prices as well as the option to purchase CCTA agreements in electronic format. Further details available on [page 6](#).

FREQUENTLY ASKED **QUESTIONS** ANSWERED IN A CLICK

Vist the [Frequently Asked Questions](#) section of our website for more details. In addition to questions relating to our hard copy format, you will also find a list of queries relating to our agreements and statutory documents in general.

ONLINE ORDERING LINKS TO FORMS

CCTA Member Order Form: receive discounted prices (login required)

RETRA Member Order Form: receive discounted prices

Non-Member Order Form: standard prices on agreements

PAYMENT METHODS AND DELIVERY

Card: delivery within two working days of receiving payment

BACS: delivery within two working days of receiving payment

HARD COPY **PRICES** BULK DISCOUNTS

Hard copy format prices are listed on [pages 4 and 5](#).

30% discount available to CCTA members on standard prices
+ 15% discount when ordering 100 of the same document
+ 10% discount when ordering 75 of the same document



PRICE TABLE 1	agreements	quantity	CCTA members		retra members		non-members	
	HPA 1.0 HPM 1.0 CSA 1.0 PLA 1.0 PLAW 1.0 RAC 1.0 HCC 1.0	25 NO DISCOUNT	165.00		182.00		214.00	
		50 NO DISCOUNT	330.00		364.00		428.00	
		75 10% DISCOUNT	WAS 495.00	NOW 445.50	WAS 546.00	NOW 491.40	WAS 642.00	NOW 577.80
		100+ 15% DISCOUNT	WAS 660.00	NOW 561.00	WAS 728.00	NOW 618.80	WAS 856.00	NOW 727.60

PRICE TABLE 2	agreements	quantity	CCTA members		retra members		non-members	
	RA 1.0 RC 1.0 LAA 1.0	25 NO DISCOUNT	153.00		170.00		200.00	
		50 NO DISCOUNT	306.00		340.00		400.00	
		75 10% DISCOUNT	WAS 459.00	NOW 413.10	WAS 510.00	NOW 459.00	WAS 600.00	NOW 540.00
		100+ 15% DISCOUNT	WAS 612.00	NOW 520.20	WAS 680.00	NOW 578.00	WAS 800.00	NOW 680.00

PRICE TABLE 3	agreements	quantity	CCTA members		retra members		non-members	
	IC 1.0 ID 1.0 IH 1.0 LA 1.0 OSL 1.0 OSG 1.0 OSM 1.0 OSM-V 1.0	25 NO DISCOUNT	102.00		113.00		133.00	
		50 NO DISCOUNT	204.00		226.00		266.00	
		75 10% DISCOUNT	WAS 306.00	NOW 275.40	WAS 339.00	NOW 305.10	WAS 399.00	NOW 359.10
		100+ 15% DISCOUNT	WAS 408.00	NOW 346.80	WAS 452.00	NOW 384.20	WAS 532.00	NOW 452.20

PRICE TABLE 4	agreements	quantity	CCTA members		retra members		non-members	
	DNL 1.0 DNH 1.0 DNHP 1.0	25 NO DISCOUNT	66.00		72.00		85.00	
		50 NO DISCOUNT	132.00		144.00		170.00	
		75 10% DISCOUNT	WAS 198.00	NOW 178.20	WAS 216.00	NOW 194.40	WAS 255.00	NOW 229.50
		100+ 15% DISCOUNT	WAS 264.00	NOW 224.40	WAS 288.00	NOW 244.80	WAS 340.00	NOW 289.00

PRICE TABLE 5	agreements	quantity	CCTA members		retra members		non-members	
	LEX 1.0 HPX 1.0 LOX 1.0	25 NO DISCOUNT	202.00		224.00		263.00	
		50 NO DISCOUNT	404.00		448.00		526.00	
		75 10% DISCOUNT	WAS 606.00	NOW 545.40	WAS 672.00	NOW 604.80	WAS 789.00	NOW 710.10
		100+ 15% DISCOUNT	WAS 808.00	NOW 686.80	WAS 896.00	NOW 761.60	WAS 1,052.00	NOW 894.20

hard copy prices exc. vat

PRICE TABLE 1	agreements	quantity	CCTA members		retra members		non-members	
	HPA 1.0 HPM 1.0 CSA 1.0 PLA 1.0 PLAW 1.0 RAC 1.0 HCC 1.0	25 NO DISCOUNT	198.00		218.40		256.80	
		50 NO DISCOUNT	396.00		436.80		513.60	
		75 10% DISCOUNT	WAS 594.00	NOW 534.60	WAS 655.20	NOW 589.68	WAS 770.40	NOW 693.36
		100+ 15% DISCOUNT	WAS 792.00	NOW 673.20	WAS 873.60	NOW 742.56	WAS 1,027.20	NOW 873.12

PRICE TABLE 2	agreements	quantity	CCTA members		retra members		non-members	
	RA 1.0 RC 1.0 LAA 1.0	25 NO DISCOUNT	183.60		204.00		240.00	
		50 NO DISCOUNT	367.20		408.00		480.00	
		75 10% DISCOUNT	WAS 550.80	NOW 495.72	WAS 612.00	NOW 550.80	WAS 720.00	NOW 648.00
		100+ 15% DISCOUNT	WAS 734.40	NOW 624.24	WAS 816.00	NOW 693.60	WAS 960.00	NOW 816.00

PRICE TABLE 3	agreements	quantity	CCTA members		retra members		non-members	
	IC 1.0 ID 1.0 IH 1.0 LA 1.0 OSL 1.0 OSG 1.0 OSM 1.0 OSM-V 1.0	25 NO DISCOUNT	122.40		135.60		159.60	
		50 NO DISCOUNT	244.80		271.20		319.20	
		75 10% DISCOUNT	WAS 367.20	NOW 330.48	WAS 406.80	NOW 366.12	WAS 478.80	NOW 430.92
		100+ 15% DISCOUNT	WAS 449.60	NOW 416.16	WAS 542.40	NOW 461.04	WAS 638.40	NOW 542.64

PRICE TABLE 4	agreements	quantity	CCTA members		retra members		non-members	
	DNL 1.0 DNH 1.0 DNHP 1.0	25 NO DISCOUNT	79.20		86.40		102.00	
		50 NO DISCOUNT	158.40		172.80		204.00	
		75 10% DISCOUNT	WAS 237.60	NOW 213.84	WAS 259.20	NOW 233.28	WAS 306.00	NOW 275.40
		100+ 15% DISCOUNT	WAS 316.80	NOW 269.28	WAS 345.60	NOW 293.76	WAS 408.00	NOW 346.80

PRICE TABLE 5	agreements	quantity	CCTA members		retra members		non-members	
	LEX 1.0 HPX 1.0 LOX 1.0	25 NO DISCOUNT	242.40		268.80		315.60	
		50 NO DISCOUNT	484.80		537.60		631.20	
		75 10% DISCOUNT	WAS 727.20	NOW 654.48	WAS 806.40	NOW 725.76	WAS 946.80	NOW 852.12
		100+ 15% DISCOUNT	WAS 969.60	NOW 824.16	WAS 1,075.20	NOW 913.92	WAS 1,262.40	NOW 1,073.04

hard copy prices inc. vat

ELECTRONIC FORMAT OVERVIEW

Our electronic agreements are available in both PDF and Word format. We are also working on a version that includes mail merge functionality that we aim to launch in 2023.

Electronic agreements are a membership benefit. As such, they are available exclusively to CCTA members.

PURCHASING YOUR AGREEMENT THREE SIMPLE STEPS

Step 1: Email agreements@ccta.co.uk to request a quote

Step 2: Receive and pay your invoice

Step 3: Download your agreement from the [Member Hub](#)

Non-Members: Submit the [Membership Enquiry Form](#) and state the document code of the agreement you require. We can then provide you with a package quote.

ELECTRONIC PRICES AND DISCOUNTS

A setup fee and annual fee is charged for each document. The setup fee is only charged once. The annual fee is charged at the start of each year and covers any updated versions that are released. Prices are list on [pages 7 and 8](#).

10% discount available when purchasing two electronic agreements

15% discount available when purchasing three or more electronic agreements

FORMAT BENEFITS GO DIGITAL TODAY

✓ **Always work with the latest versions**

CCTA agreements are reviewed annually and updated in accordance with changes to legislation. Members who purchase electronic agreements are provided with the most current versions, giving you the peace of mind that your agreements are fully compliant with the latest regulations.

✓ **No stock levels or storage to manage**

Unlike hard copy agreements, there are no stock levels to manage or waiting for your agreements to be delivered. Electronic agreements also remove storage and physical filing issues.

✓ **No hard copy agreement costs**

Once you have paid your initial set up fee, you will only be invoiced a renewal fee each January. This removes the expense of placing hard copy agreement orders.

✓ **You have unlimited use of the documents**

Use continuously and access the latest versions by paying the renewal fee each December. Simply log into the Member Hub on the CCTA website to access your electronic agreements and statutory documents.

✓ **Embed our agreements into your system**

It may be possible to embed our electronic agreements into your current systems. Please discuss your requirements with our software and systems associate members for further details.

✓ **Manage agreements in the Member Hub**

Log in to the Member Hub to view the status of your electronic agreements. You can also [update your details](#) to ensure the correct members of your team are notified when new versions are released.

electronic prices exc. vat

agreements & statutory documents	set up fee	renewal fee	pro rata annual fee										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REGULATED CREDIT AGREEMENTS HPA/HPM • CLA • CSA • PLA/PLAW • RAC • HCC	670.00	795.00	729.00	663.00	596.00	530.00	464.00	398.00	331.00	265.00	199.00	133.00	66.00
REGULATED HIRE AGREEMENTS RA • RC													
REGULATED LEASE AGREEMENTS LAA • LAC													
UNREGULATED AGREEMENTS LA • OSG • OSL • OSM/OSM-V	412.00	579.00	531.00	483.00	434.00	386.00	338.00	290.00	241.00	193.00	145.00	97.00	48.00
EXEMPT AGREEMENTS LEX • HPX • LOX	819.00												
DEFAULT NOTICES DNL • DNH • DNHP	268.00	173.00	159.00	144.00	130.00	115.00	101.00	87.00	72.00	58.00	43.00	29.00	14.00
SETTLEMENT STATEMENT SS	335.00	221.00	203.00	184.00	166.00	147.00	129.00	111.00	92.00	74.00	55.00	37.00	18.00
REGULATED GUARANTEE & INDEMNITY IC • IH	407.00												
UNREGULATED GUARANTEE & INDEMNITY ID													

PRICING

The prices above are per document and exclude VAT
Add the set up fee (purple column) with the annual fee (select the month you wish to use the document from)
The annual renewal fee (green column) is invoiced each December

DISCOUNTS

10% discount when purchasing two electronic agreements
15% discount when purchasing three or more electronic agreements
This offer does not include default notices or settlement statements

electronic prices inc. vat

agreements & statutory documents	set up fee	renewal fee	pro rata annual fee										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REGULATED CREDIT AGREEMENTS HPA/HPM • CLA • CSA • PLA/PLAW • RAC • HCC	804.00	954.00	874.50	795.00	715.50	636.00	556.50	477.00	397.50	318.00	238.50	159.00	79.50
REGULATED HIRE AGREEMENTS RA • RC													
REGULATED LEASE AGREEMENTS LAA • LAC													
UNREGULATED AGREEMENTS LA • OSG • OSL • OSM/OSM-V	494.40	694.80	636.90	579.00	521.10	436.20	405.30	347.40	289.50	231.60	173.70	115.80	57.90
EXEMPT AGREEMENTS LEX • HPX • LOX	982.80												
DEFAULT NOTICES DNL • DNH • DNHP	321.60	207.60	190.30	173.00	155.70	138.40	121.10	103.80	86.50	69.20	51.90	34.60	17.30
SETTLEMENT STATEMENT SS	402.00	265.00	243.10	221.00	198.90	176.80	154.70	132.60	110.50	88.40	66.30	44.20	22.10
REGULATED GUARANTEE & INDEMNITY IC • IH	488.40												
UNREGULATED GUARANTEE & INDEMNITY ID													

PRICING

The prices above are per document and include VAT
Add the set up fee (purple column) with the annual fee (select the month you wish to use the document from)
The annual renewal fee (green column) is invoiced each December

DISCOUNTS

10% discount when purchasing two electronic agreements
15% discount when purchasing three or more electronic agreements
This offer does not include default notices or settlement statements

INRODUCTION & DISCLAIMER

These pages sets out the different agreements and statutory documents that are available and the types of products they cover. You are welcome to discuss your requirements with us but we urge you to seek independent legal advice prior to purchase, if required.

REGULATED CREDIT AGREEMENTS

These 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.

EXEMPT AGREEMENTS

When an agreement fulfils the exempt agreement criteria as specified under the ‘agreement descriptions’ shown in this brochure, 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 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.

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
- in relation to any security, the only surety, under the agreement, would be a guarantor

REGULATED CREDIT

HPA 1.0 • PREVIOUSLY HPA 03.21 & PCCI • **PRICE TABLE 1**

Hire purchase agreement regulated by the Consumer Credit Act 1974

For use in financing general goods.

HPM 1.0 • PREVIOUSLY HPM 03.21 & PCCI • **PRICE TABLE 1**

Hire purchase agreement regulated by the Consumer Credit Act 1974

For use in financing motor vehicles.

PLA 1.0 • PREVIOUSLY PLA 03.21 & PCCI • **PRICE TABLE 1**

Fixed sum loan agreement regulated by the consumer credit act 1974

For use in providing unrestricted use loans.

PLAW 1.0 • PREVIOUSLY PLA (WEEKLY) 03.21 & PCCI • **PRICE TABLE 1**

Fixed sum loan agreement regulated by the Consumer Credit Act 1974

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

REGULATED **CREDIT**

CLA 1.0 • PREVIOUSLY CLA 03.21 & PCCI • **ELECTRONIC FORMAT ONLY**

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 1.0 • PREVIOUSLY CSA 03.21 & PCCI • **PRICE TABLE 1**

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.

RAC 1.0 • NEW AGREEMENT • **PRICE TABLE 1**

Fixed sum loan agreement regulated by the Consumer Credit Act 1974

For use in providing running account credit.

HCC 1.0 • NEW AGREEMENT • **PRICE TABLE 1**

Fixed sum loan agreement regulated by the Consumer Credit Act 1974

For use in providing high cost credit.

REGULATED **HIRE**

RA 1.0 • PREVIOUSLY RA 01.20 & PCI • **PRICE TABLE 2**

Hire purchase 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 such as TV equipment.

RC 1.0 • PREVIOUSLY RC 01.20 & PCI • **PRICE TABLE 2**

Hire agreement regulated by the Consumer Credit Act 1974

Right of Cancellation, subject to provisions under the Consumer Credit 1974. Where Period of hire is 18 months or more from the date of the agreement. For use with general goods such as TV equipment.

REGULATED **LEASE**

LAA 1.0 • PREVIOUSLY LAA 01.20 & PCI • **PRICE TABLE 2**

Hire 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 1.0 • PREVIOUSLY LAC 03.21 & PCI • **ELECTRONIC FORMAT ONLY**

Hire 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.

EXEMPT AGREEMENTS

LEX 1.0 • PREVIOUSLY LA2 01.20 • **PRICE TABLE 5**

Commercial lease agreements

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.

HPX 1.0 • PREVIOUSLY HPF 01.20 • **PRICE TABLE 5**

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.

LOX 1.0 • PREVIOUSLY CLFV 01.20 • **PRICE TABLE 5**

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.

UNREGULATED AGREEMENTS

LA 1.0 • PREVIOUSLY LA 01.20 • **PRICE TABLE 3**

Commercial lease agreement

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

OSL 1.0 • PREVIOUSLY OSL 01.20 • **PRICE TABLE 3**

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).

OSG 1.0 • PREVIOUSLY VR OSG 01.20 • **PRICE TABLE 3**

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

OSM 1.0 • PREVIOUSLY OSM 01.20 • **PRICE TABLE 3**

Commercial hire agreement – fixed rate interest only

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.

OSM-V 1.0 • NEW AGREEMENT • **PRICE TABLE 3**

Commercial hire 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.

GUARANTEE & INDEMNITY FORMS

IC 1.0 • PREVIOUSLY IC 04.18 • **PRICE TABLE 3**

Guarantee & indemnity subject to the Consumer Credit Act 1974

For use in relation to a regulated credit agreement including Hire Purchase.

IH 1.0 • PREVIOUSLY IH 04.18 • **PRICE TABLE 3**

Guarantee & indemnity subject to the Consumer Credit Act 1974

For use in relation to a regulated hire agreement.

ID 1.0 • PREVIOUSLY ID1 04.18 • **PRICE TABLE 3**

Guarantee & indemnity (not regulated by the Consumer Credit Act 1974)

For use in relation to an unregulated agreement.

DEFAULT NOTICES

DNL 1.0 • PREVIOUSLY DN1 04.21 • **PRICE TABLE 4**

Default notice

For regulated loan agreements including connected loans and credit sale.

DNH 1.0 • PREVIOUSLY DN2 04.21 • **PRICE TABLE 4**

Default notice

For regulated hire agreements.

DNHP 1.0 • PREVIOUSLY DN3 04.21 • **PRICE TABLE 4**

Default notice

For regulated hire purchase agreements.

SETTLEMENT

SS 1.0 • PREVIOUSLY SS(2004) 04.18 • **ELECTRONIC FORMAT ONLY**

Settlement statement

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



contact us

✉ agreements@ccta.co.uk

☎ 01274 714 959

🌐 ccta.co.uk

in [linkedin](#)

CONSUMER CREDIT TRADE ASSOCIATION

A company limited by guarantee and registered in England

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