



PRICING

DOCUMENT SUITE

FORMATS

OVERVIEW



AGREEMENTS



updated in line with consumer duty

In line with Consumer Duty, all our agreements and statutory documents have been reviewed and improved in terms of layout, readability and ease of understanding. We recommend that firms use these as they will aide outcome testing in relation to Consumer Understanding.

All of our agreements underwent a complete review in 2022, which covered both content and format. The layouts have also been adjusted to improve readability and usability. Font sizes have been increased throughout. We have also increased the line spacing and clearly defined each section of the agreement with sub-headings.

agreement AG

Our suite includes a range of regulated, unregulated and exempt agreements. Guarantee and indemnity forms, default notices and settlement statements are also available. **See page 4** for details.

terms & conditions T&C

Our Terms & Conditions use large font sizes and a clearly defined layout so that each clause is placed into sections and easy to locate.

pre-contract information PCI

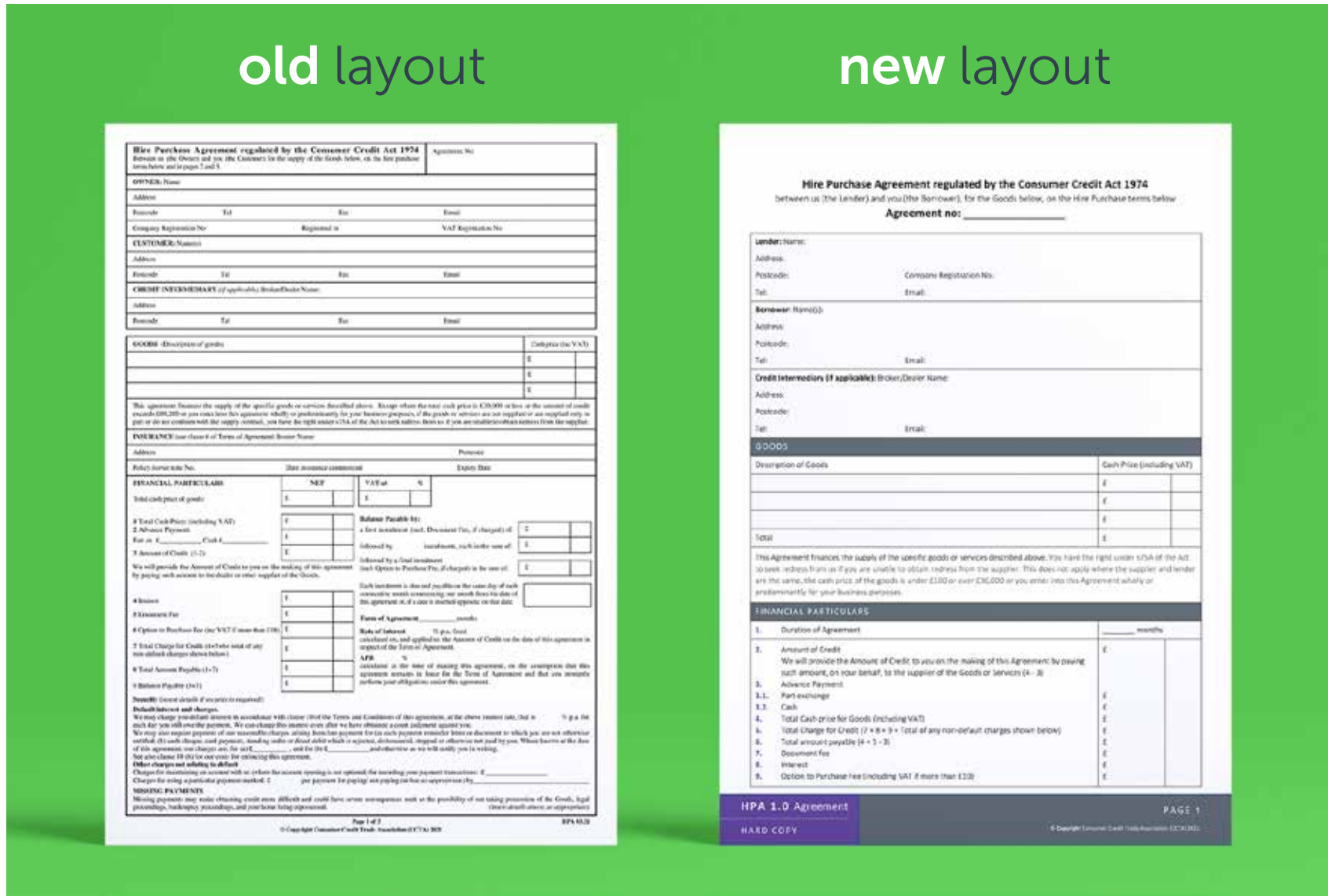
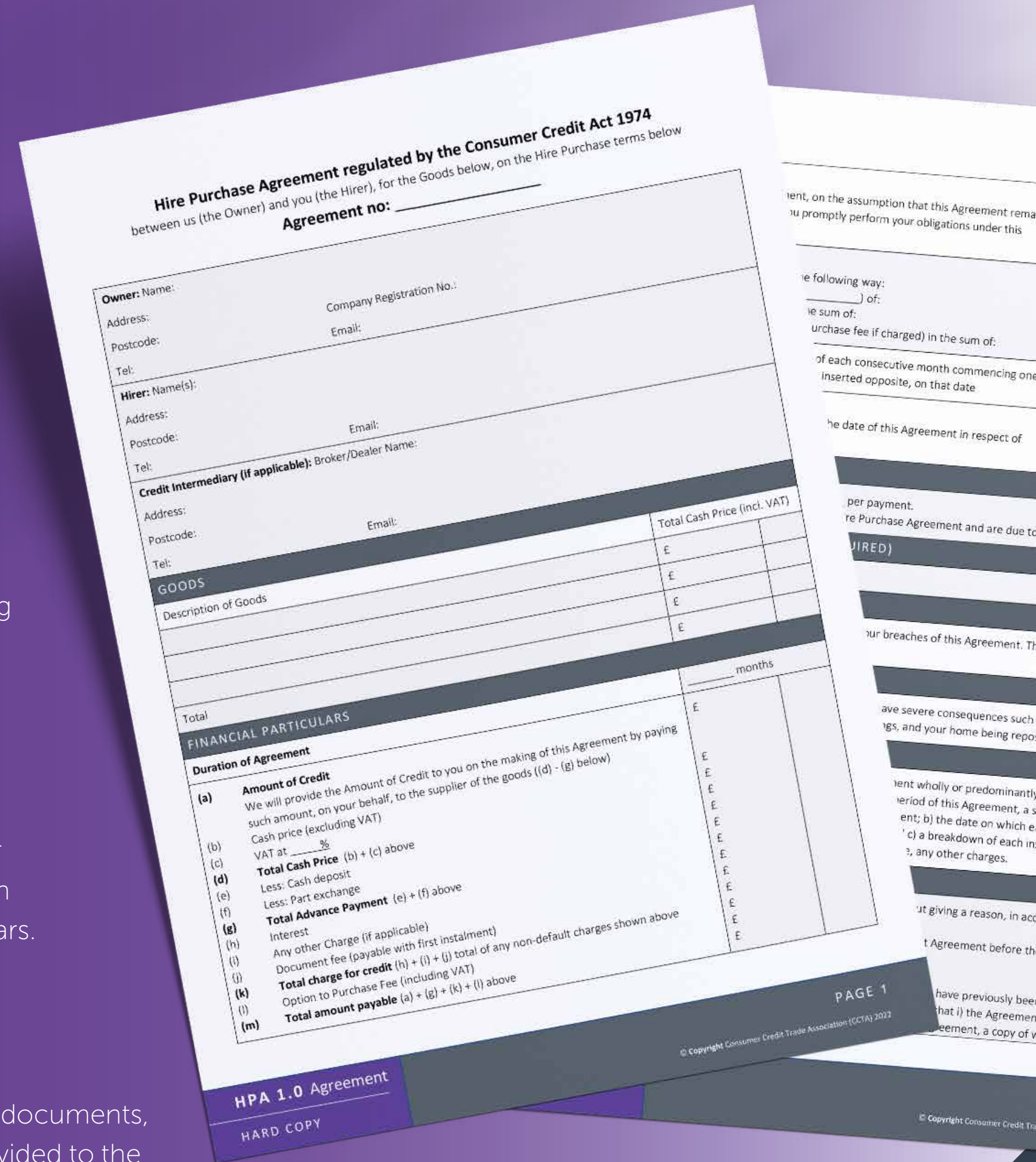
Pre-Contract Information is a legal requirement and must be provided to consumers ahead of them entering into a regulated agreement. The PCI provides the customer with features, costs and consumer rights.

adequate explanations AE

Adequate Explanations are a regulatory requirement for regulated credit agreements. It provides key information such the suitability of the product and financial particulars.

cover sheet CS

A Cover Sheets is a guidance tool that ensures relevant documents, such as PCI and Adequate Explanations, have been provided to the customer before they sign an agreement.





hard copy format



Members and non-members are able to purchase our hard copy agreements and statutory documents. They are sold in quantities of 25, 50, 75 or 100 with the following discounts:

- 10% when ordering 75 of the same document
- 15% when ordering 100 of the same document

Our hard copy format includes a carbon copy of each page. Where relevant, the required Pre-Contract Information, Adequate Explanations and Cover Sheets are also included.



electronic format



Electronic agreements are only available to CCTA members. We are happy to provide a discounted package price for both membership and your electronic agreements. Additional discounts are available if you wish to purchase two or more electronic agreements:

- 10% when purchasing two electronic agreements
- 15% when purchasing three electronic agreements

Email membership@ccta.co.uk to discuss your requirements.









electronic format benefits



- Fully compliant and always up to date**
CCTA agreements are reviewed annually and updated in accordance with changes to legislation.
- No stock levels to manage**
There are no stock levels to manage or waiting for agreements to be delivered. The need for storage and physical filing is also eliminated.
- Unlimited use of the agreements**
Use continuously by simply paying the renewal fee each December.
- Embed our agreements into your system**
Our agreements can be embedded into a range of systems. Discuss your requirements with our software associate members for further details.
- Manage your agreements in the Member Hub**
Download and view the status of your agreements from the Member Hub.



Packages available for membership and agreements
email membership@ccta.co.uk to receive a quote

| | NON-MEMBERS | CCTA MEMBERS |
|--|--|---|
|  HARD COPY format |  standard prices |  30% discount |
|  ELECTRONIC format |  not available |  packages available |



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

Hire purchase agreement (general goods)

AG T&C PCI AE CS



HPA 1.0

Regulated by the Consumer Credit Act 1974. For use in financing general goods.

Hire purchase agreement (motor finance)

AG T&C PCI AE CS



HPM 1.0

Regulated by the Consumer Credit Act 1974. For use in financing motor vehicles

Personal loan agreement (monthly payments)

AG T&C PCI AE CS



PLA 1.0

Regulated by the Consumer Credit Act 1974. For use in providing unrestricted use loans.

Personal loan agreement (weekly payments)

AG T&C PCI AE CS



PLAW 1.0

Regulated by the Consumer Credit Act 1974. For use in providing unrestricted use loans repayable by weekly payments.



REGULATED
CREDIT

Connected loan agreement (fixed sum)

AG T&C PCI AE CS



CLA 1.0

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.

Credit sale agreement

AG T&C PCI AE CS



CSA 1.0

Regulated by the Consumer Credit Act 1974. For use in providing restricted use credit (credit sale) for 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.

Running account credit agreement (fixed sum)

AG T&C PCI AE CS



RAC 1.0

Regulated by the Consumer Credit Act 1974. For use in providing running account credit.

High cost credit agreement (fixed sum)

AG T&C PCI AE CS



HCC 1.0

Regulated by the Consumer Credit Act 1974. For use in providing high cost credit.

REGULATED
HIRE

Hire agreement

AG T&C PCI AE CS



RA 1.0

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.

Hire agreement (with right of cancellation)

AG T&C PCI AE CS



RC 1.0

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.

Hire agreement

AG T&C PCI AE CS



LAA 1.0

Regulated by the Consumer Credit Act 1974. No statutory right of termination. For use where the hirer is a sole trader or a partnership 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.

High agreement (with right of cancellation)

AG T&C PCI AE CS



LAC 1.0

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 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

Commercial hire agreement (fixed rate interest only)

AG T&C PCI AE CS



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

Hire purchase agreement (fixed rate)

AG T&C PCI AE CS



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

Commercial loan agreement

AG T&C PCI AE CS



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.

LA 1.0

Commercial lease agreement

AG T&C PCI AE CS



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).

UNREGULATED
AGREEMENTS

OSL 1.0

Commercial loan agreement (fixed or variable interest)

AG T&C PCI AE CS



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

OSG 1.0

Commercial hire purchase agreement (variable interest option)

AG T&C PCI AE CS



For use for commercial goods, equipment and vehicles where the borrower is a company, other incorporated body, a partnership of four or more persons or a Limited Liability Partnership.

OSM 1.0

Commercial hire purchase agreement

AG T&C PCI AE CS



For use for commercial goods and equipment where the borrower is a company, other incorporated body, a partnership of four or more persons or a Limited Liability Partnership.

OSM-V 1.0

Commercial hire purchase agreement (fixed rate interest only)

AG T&C PCI AE CS



For use principally for motor vehicles where the borrower is a company, other incorporated body, a partnership of four or more persons or a Limited Liability Partnership.

UNREGULATED
AGREEMENTS



GUARANTEE & INDEMNITY
FORMS

IC 1.0

For use in relation to a regulated credit agreement (inc. HP)

AG T&C PCI AE CS



Guarantee & indemnity subject to the Consumer Credit Act 1974.

ID 1.0

For use in relation to an unregulated agreement

AG T&C PCI AE CS



Guarantee & indemnity. Not regulated by the Consumer Credit Act 1974.

IH 1.0

For use in relation to a regulated hire agreement

AG T&C PCI AE CS



Guarantee & indemnity subject to the Consumer Credit Act 1974.

STATUTORY
DOCUMENTS

SS 1.0

Settlement Statement

DOC T&C PCI AE CS



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

STATUTORY
DOCUMENTS

DNH 1.0

Default notice for regulated hire agreements

DOC T&C PCI AE CS



For regulated hire agreements.

DNHP 1.0

Default notice for regulated hire purchase agreements

DOC T&C PCI AE CS



For regulated hire purchase agreements.

DNL 1.0

Default notice for regulated loan agreements

DOC T&C PCI AE CS



For regulated loan agreements including connected loans and credit sale.



Members • click here for the **order form**



Non-members • click here for the **order form**



| 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 |

10% DISCOUNT
when ordering **packs of 75**

15% DISCOUNT
when ordering **packs of 100**

| 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 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 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 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 |



| 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 |

10% DISCOUNT
when ordering **packs of 75**

15% DISCOUNT
when ordering **packs of 100**

| 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 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 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 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 |

| 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 | | | | | | | | | | | | | | |

- These prices are per document and exclude VAT
- Add the **set up fee** with the **pro rata annual fee**
- The **renewal fee** is invoiced each December

 Packages available for membership and agreements
email membership@ccta.co.uk to receive a quote




10% DISCOUNT
when ordering 2 documents

15% DISCOUNT
when ordering 3+ documents

| 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 | | | | | | | | | | | | | |

- These prices are per document and include VAT
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Packages available for membership and agreements

email membership@ccta.co.uk to receive a quote



10% DISCOUNT

when ordering 2 documents

15% DISCOUNT

when ordering 3+ documents




We are one of the longest-established trade associations in the financial services sector, representing the interests of alternative lenders for over 130 years. We represent over 150 regulated firms in alternative lending and are at the heart of a more extensive network of smaller firms.

These are often smaller firms involved in alternative lending sectors such as home-collected credit, high-cost short-term, motor finance, logbook loans, pawnbroking, and lending for smaller retailers. Our members lend to customers under served or not served by mainstream lenders.

Members look to us to provide guidance and support regarding all regulatory matters. We are advocates for our network of lenders, brokers and associates.

contact us

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