

## **Representative Example**

- Cash price of goods - £14,000
- Deposit or advance payment - £2800
- Amount of credit - £11,200
- Interest rate – 9.9% p.a. fixed
- Representative APR – 9.9%
- Term in months – 12 months deferral period + 48 months instalments
- Monthly repayment amount - £307.50
- Total amount payable - £17560.00

A £29 fee is payable if settling within the deferral period. Interest accrues from the start of the agreement.