



## Spread the cost of your membership fees

Instead of having to find a lump sum payment each year, Fairway Credit enables you to finance your fees and repay this credit by regular Direct Debit payments.

It's flexible, hassle free and how we pay most of our regular bills these days, just like our car insurance and utility bills.

### How it works:

- You can either go online to [www.fairwaycredit.co.uk](http://www.fairwaycredit.co.uk) search for your club and then complete the application or you can fill in the application form attached to this leaflet and return it to your club or email: [recourse.processing@pcl.co.uk](mailto:recourse.processing@pcl.co.uk)
- Whichever route you choose to apply with, a credit assessment will take place and if approved we will send you a credit agreement to complete and return either by email or post
- We will pay your full membership fees and any extras direct to the club
- We will confirm your monthly repayment amount and the date repayments will be collected from you

### What are the benefits?

- The convenience of repaying by monthly Direct Debit
- Competitive transaction fee
- Flexible way of spreading the costs
- Extras such as joining fees can be added

### How much extra will I pay?

A transaction fee of 7.15% will be added to your monthly repayments, subject to a minimum credit charge of £15. A facility fee of £5 will be added to your first repayment. Charges will apply if you do not keep up the repayments.

### What about renewing?

Easy. We'll notify you of any changes to your monthly repayment. You don't need to sign a new credit agreement every year.

## Apply online now

It is very important that you read the PCL privacy notice online at [www.premiumcredit.com](http://www.premiumcredit.com) before you submit your application. If you would like a paper copy please contact us.

Simply go to [www.fairwaycredit.co.uk](http://www.fairwaycredit.co.uk) search for your club and proceed with the online application; or, you can complete this application and return to Fairway Credit.

### Representative Example

Representative 14.6% APR variable

Transaction fee 7.15% (subject to a minimum of £15)

Facility Fee £5

The credit limit is assumed for this example to be £1,200

### Illustrative Example

Cash price £850

Transaction fee £60.78

Facility Fee £5 (Collected with first repayment)

First payment of £80.90

11 monthly payments of £75.90

### The Direct Debit Guarantee

1. This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
2. If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
3. If an error is made in the payment of your Direct Debit by Premium Credit Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Premium Credit Ltd asks you to.
4. You can cancel a Direct Debit at anytime by simply contacting your bank or building society. Written confirmation may be required. Please also notify Premium Credit.
5. Please retain this guarantee for your records.

## Credit Application Form

You can apply to finance your fees and repay this credit by regular Direct Debit payments. If you wish to apply please complete the form overleaf. You must be aged 18 years or over, have a UK residential or BFPO address and hold a bank or building society account which supports Direct Debit payments. Credit is available subject to status and provided by Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX.

In assessing your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"), as well as periodic searches at CRAs to manage your account with us. We'll supply your personal information to CRAs and they will give us information about you, including information about your financial situation and history. CRAs will supply to us both public (including electoral register) and shared information about credit, financial situation, financial history and fraud prevention. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

We will use this information to: assess your creditworthiness and whether you can afford the product; verify the accuracy of the data you provide; prevent criminal activity, fraud and money laundering; manage your account(s), trace and recover debts; and ensure other offers provided to you are appropriate. We will continue to exchange information about you with CRAs while you have a relationship with us, and inform CRAs about your settled accounts. If you borrow and don't repay on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agencies Information Notice (CRAIN) which can be found at:

- [www.equifax.co.uk/CRAIN](http://www.equifax.co.uk/CRAIN)
- [www.callcredit.co.uk/CRAIN](http://www.callcredit.co.uk/CRAIN)
- [www.experian.co.uk/CRAIN](http://www.experian.co.uk/CRAIN)

If your application is accepted, we will send you a welcome pack detailing our full terms and conditions and commence collection of your instalments. A credit agreement will be provided for you to sign either online or return by post and you should read this together with the pre-contract information carefully. You'll be charged £10 if we have to write to remind you to return a signed credit agreement. We may begin collecting your Direct Debits before we have your signed credit agreement to pay for any services you are receiving.

**Credit is subject to status. Terms and conditions apply.**

To apply online please visit: [www.fairwaycredit.co.uk](http://www.fairwaycredit.co.uk)

Premium Credit Limited, an independent finance company, provides you with the opportunity to apply for a credit facility for you to spread the cost of your fees over monthly repayments. If you wish to finance your fees please complete the form below. To use the facility you must be resident in the UK, aged 18 years or over and hold a bank or building society account which supports Direct Debit payments. Credit is subject to status. It is important that you read the PCL privacy notice at [www.premiumcredit.com/privacy-notice](http://www.premiumcredit.com/privacy-notice) before you submit your application. If you would like a paper copy please contact us.

Member's Name:

Borrower: Title  (If different from member) Forename  Surname


Address

Email

Postcode  Mobile Number  Date of Birth

<table> <tr> <td>Fee amount</td> <td><input type="text"/></td> <td>£</td> </tr> <tr> <td>Transaction fee <small>(subject to minimum fee of £15)</small></td> <td><input type="text"/></td> <td>%</td> </tr> <tr> <td>Number of repayments</td> <td><input type="text"/></td> <td></td> </tr> <tr> <td>Facility Fee</td> <td><input type="text"/></td> <td>£ 5.00</td> </tr> </table>	Fee amount	<input type="text"/>	£	Transaction fee <small>(subject to minimum fee of £15)</small>	<input type="text"/>	%	Number of repayments	<input type="text"/>		Facility Fee	<input type="text"/>	£ 5.00	<p><b>Representative Example:</b></p> <p>Representative 14.6% APR variable</p> <p>Transaction fee 7.15% variable <small>(subject to a minimum of £15)</small></p> <p>Facility Fee £5</p> <p>The credit limit is assumed for this example to be £1,200</p>
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<h2>FOR CLUB USE ONLY</h2>	<p>Scheme Renewal Date</p> <input type="text"/>
<p>Membership Reference</p> <input type="text"/>	<p>First Payment Date</p> <input type="text"/>

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT							
<p>Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, Surrey KT22 8UX  Please fill in the whole form using a ball point pen:  Name and full postal address of your Bank or Building Society</p>	<p>Service user number: 942461</p> 						
<table> <tr> <td>To the Manager</td> <td>Bank/building society</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2">Postcode</td> </tr> </table>	To the Manager	Bank/building society	Address		Postcode		<p>Instruction to your bank or building society  Please pay Premium Credit Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Premium Credit Limited and, if so, details will be passed electronically to my bank/building society.</p>
To the Manager	Bank/building society						
Address							
Postcode							
<p>Name(s) of account holder(s)</p> <input type="text"/>	<p>Signature(s)</p> <input type="text"/>						
<p>Branch sort code</p> <input type="text"/>	<p>Bank/building society account number</p> <input type="text"/>						
<p>Date</p> <input type="text"/>							
<p>Banks and building societies may not accept Direct Debit Instructions for some types of account</p>							