

### Important Note for Scottish Account Holders

Under Scottish Law, you are personally liable on a full indemnity basis for any expenses that FIRSTPLUS incur when making a change to the Standard Security. These additional fees are payable by you to the Legal Advisor acting on our behalf.

Please refer to point 12 on the reverse of your Standard Security for more information. If you have any concerns, we suggest that you contact your legal representative who will be able to advise you further.

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# Service charges

Loan  
management charges



Other charges



How to pay

\*Incoming and outgoing calls may be recorded or monitored for security purposes and training.

Calls from BT landlines to 0800 numbers are free, 0845 numbers are charged at your local rates, and 0870 numbers are charged at national rate. Other network charges may vary.

FIRSTPLUS Financial Group PLC registered office: 1 Churchill Place, London E14 5HP. Registered in England, registered number 3315543. FIRSTPLUS is authorised and regulated by the Financial Services Authority for general insurance purposes only.

A FIRSTPLUS LOAN IS SECURED ON YOUR HOME. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

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# Loan Management Charges

## **Cancellation Fee – £200.00**

You can cancel your loan if you return your uncashed cheques within 30 days of them being sent to you. This fee goes towards covering some of the costs involved in arranging your loan and cancelling our charge over your property with the Land Registry.

## **Early Settlement Service Charge – £150.00**

If your Credit Agreement states that a fee will be charged, this is payable if you pay off all of your loan early. This excludes the early settlement interest charge – see the Terms and Conditions of your Credit Agreement.

## **Partial Repayment Settlement Charge – £60.00**

If your Credit Agreement states that a fee will be charged, this is payable on part repayment of your loan (minimum 10% of outstanding balance). This excludes the early settlement interest charge – detailed in your Credit Agreement.

## **Subsequent Mortgage Questionnaire – £120.00**

Your lender may request certain details from us when you are looking to register a subsequent charge on your property or taking a new mortgage. A charge will be made by us (payable by your lender) for the costs of providing and processing a questionnaire.

## **Mortgage Reference – £60.00**

Payable by the third party if we are asked to supply a third party with specific information about the conduct of your account and the current level of your borrowing.

## **Remortgage/Further Advance with your current mortgage lender – £125.00**

Payable if you ask for our consent to remortgage with a new mortgage lender or a further advance with your current mortgage lender. This process is subject to application.

## **Transfer Fee – £210.00**

Payable if you move house and we agree to transfer our legal charge. This process is subject to application.

## **Change to Payment Date – £30.00**

Administration fee payable if you ask to change your payment date, and we agree to make the change.

## **Consent to a Subsequent Charge – £100.00**

Payable when we are asked to consider consenting to a subsequent charge for an additional secured loan you may be arranging.

## **Term Adjustments – £100.00**

Payable when you ask us to change the repayment term of your loan. This may also involve adding unpaid arrears to your outstanding balance.

## **Change of Party to the Loan – £125.00**

Payable when you ask us to consider adding a new borrower or changing or substituting an existing borrower to your loan. This process is subject to application.

## **Letting your Property – £100.00**

Payable when you ask us to consider allowing you to let the mortgaged property. The fee covers verification of the Tenancy Agreement and administration costs.

## **Partial Release of Security – £75.00**

Payable when you ask us to consider releasing part of your property currently in mortgage to us.

## **Ad Hoc Statement – £3.50 per sheet**

We charge this fee to cover the cost of issuing each statement.

# Other Charges

## **Unpaid Direct Debit or Returned Cheque Fee – £27.50**

Payable when your bank rejects a cheque or direct debit payment.

## **Rejected Payment Fee – £27.50**

Payable when your bank rejects a card payment you have asked us to collect.

## **Arrears Letters – £25.00**

Payable if we have to write to you requesting payment.

## **Default Notice – £40.00**

Payable if we send you a default notice.

## **Writeback/Deferment – £35.00**

Payable if we writeback arrears or defer a monthly payment.

## **Letter before action – £25.00**

This is a letter sent via our Legal Advisors to advise that we are looking to start legal action.

## **Trace Fees – £30.00**

Where our customers' address is unknown and we arrange for a trace agency to locate our customers.

You will also be liable for any other legal costs incurred and not recovered by the courts (prior to judgement).

## **Additional Service Charges**

These are the charges for the most frequently requested services. If you ask for a service that we do not routinely provide for all borrowers, we may make a charge – in which case we will inform you in advance.

Any change to your Credit Agreement is subject to our approval and our underwriting criteria.

# How to Pay

You can pay any of these charges by Mastercard, Visa, Switch, Delta or Solo.

The charges in this leaflet are payable under the terms of your FIRSTPLUS credit agreement and are subject to change without notice. You will be advised at the time of the appropriate charge. FIRSTPLUS has the right to charge these fees when you request a service.