

## PRE-CONTRACT CREDIT INFORMATION

### 1. Contact details

Creditor.	Phoenix Renewables Limited
Address.	Griffin House, 161 Hammersmith Road, London, W6 8BS

### 2. Key Features of the credit product

The type of credit	Fixed-Sum Loan Agreement
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£1260
How and when credit would be provided.	We will provide the credit to you by applying the Amount of Credit shown above as full payment for the Goods specified below and the installation of the Goods (if applicable) when the Agreement has been signed by both you and us. The credit will not be paid to you.
The duration of the credit agreement.	36 months from the date upon which the first instalment is payable.
Repayments.	The Amount of Credit is payable by 36 monthly payments of £35. The first payment is payable on the first of your chosen monthly payment dates to occur after the charging unit has been installed by us. Your remaining 35 payments will be payable on the same date of each consecutive month after your first payment.  We will send you an email confirming your payment dates after you have signed the loan agreement.
The total amount you will have to pay.  This means the amount you have borrowed plus interest and other costs.	£1260  Made up of: 36 payments of £35  Amount of Credit: £1260
The proposed credit will be linked to the supply of specific goods or the provision of a service.  Description of goods / services    Cash Price	Make: Indra Model: SmartPRO and installation services   Cash price: £1260 Total cash price: £1260

### 3. Costs of the Credit

The rates of interest which apply to the credit agreement	0% per annum (fixed)
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit.	0% APR

The APR is there to help you compare different offers.	
Related costs	
Costs in the case of late payments	There will be no additional charges applied to any late or missed payments.
Consequences of missing payments	If you do not make your repayments when they are due, there may be serious consequences for you. Your credit rating may be affected which will make it more difficult to obtain credit in the future. We may pass your case to our debt collection agents to recover any outstanding amounts owed by you to us. We may also commence legal action against you to recover what you owe us. If you are a homeowner then in the most serious instances this could lead to us obtaining a charging order (or, in Scotland, an inhibition) over your home to secure any judgment we obtain against you, which, in rare cases, could lead to your house being repossessed.

#### 4. Other important legal aspects

Right of withdrawal.	You have the right to withdraw from this agreement, without giving any reason, within 14 calendar days beginning with the day after the day on which the agreement is made. You can exercise this right by serving a notice of withdrawal to us at the address stated at the beginning of the Agreement, by telephoning us on 0113 815 5366, or by raising a support ticket at <a href="https://crackingenergy.com/contact-us">https://crackingenergy.com/contact-us</a> . Please provide your name, home address, details of the order, and where available your phone number and email address.
Early repayment.	You have the right to repay early in full or in part at any time. If you wish to pay any amount early you must give notice to us at the address stated at the beginning of this Agreement, or by telephoning us on 0113 815 5366, or by raising a support ticket at <a href="https://crackingenergy.com/contact-us">https://crackingenergy.com/contact-us</a> . Please provide your name, home address, details of the order, and where available your phone number and email address.
Consultation with a Credit Reference Agency.	If we decide not to proceed with the Agreement based on information received from a credit reference agency, we will provide you with details of the credit reference agency.
Right to a draft credit agreement.	You have a right to request a copy of the draft agreement free of charge unless we are unwilling to proceed with the Agreement.
The period of time during which the creditor is bound by the pre-contractual information.	This information is valid for 7 days from receipt by you.

#### 5. Additional information in the case of distance marketing or financial services

(a) concerning the creditor	
Registration number	Financial Conduct Authority Registration Number 965996
The supervisory authority	The Financial Conduct Authority 12 Endeavour Square London E20 1JN

(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	English law
The law applicable to the credit agreement and/or the competent court.	<p>The law applicable to the credit agreement is English law.</p> <p>If you live in England, you can bring legal proceedings in respect of the services in the English courts.</p> <p>If you live in Scotland, you can bring legal proceedings in respect of the services in either the Scottish or the English courts.</p> <p>If you live in Northern Ireland, you can bring legal proceedings in respect of the services in either the Northern Irish or the English courts.</p>
Language to be used in connection with your agreement.	All documents and communications between us will be in English
(c) concerning redress	
Access the out-of-court complaint and redress mechanism.	<p>If you have a complaint about the Agreement, please contact us and we will provide you with a copy of our complaints handling procedure. In the event you remain unsatisfied, you can ask the Financial Ombudsman Service to review your complaint. The Financial Ombudsman Service can be contacted at:</p> <p>Exchange Tower          London          E14 9SR          Web: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>          Telephone: 0800 0234 567</p>