

PRE-CONTRACT CREDIT INFORMATION

1. Contact details

Creditor.	Phoenix Renewables Limited trading as Egg
Address.	120 King's Road, London, SW3 4TR, UK

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.	£[]
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.	[] months from the date upon which the first instalment is payable.
Repayments.	The Amount of Credit) is payable by [] monthly payments of £[]. 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 [] 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.	£[deposit plus total amount of credit] Made up of: Total Amount of Credit: £[amount of credit].
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: [] Model[] and installation services (please see your Quotation and section 6 of the Equipment Terms for more information in relation to the installation services). Cash price: £[] Total cash price: £[]

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 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 https://crackingenergy.com/contact-us . Please provide your name, home address, details of the order, and where available your phone number and email address.
Early repayment.	<p>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 https://crackingenergy.com/contact-us. Please provide your name, home address, details of the order, and where available your phone number and email address.</p> <p>If you wish to repay in full we will write to you telling you how much you must pay by the settlement date. If you wish to repay in part we will write to tell you how this will affect your repayments going forward. After receipt of the monies to repay in part, we will send you a written statement within 7 days showing how your early repayment has affected your Agreement.</p>
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: www.financial-ombudsman.org.uk Telephone: 0800 0234 567</p>