



Orchard Funding Ltd
222 Armstrong Road,
Luton,
Bedfordshire,
LU2 0FY
Phone **01582 310175**

Mrs Emma Little
6,
Lingmell close mirehouse,
Whitehaven,
CA28 9RT

10 December, 2025

Dear Mrs Emma Little ,

PAYMENT FOR YOUR GOLF MEMBERSHIP

Welcome to Orchard Funding Ltd.
Your running account credit agreement will be used to fund your annual golf membership.

Please find attached your finance document pack which includes:

- Advance Notice, with your Direct Debit Collection details
- Direct Debit Mandate
- Pre-Contract Credit Information
- Finance Agreement, with Terms and Conditions
- Payment schedule

Please check through the enclosed carefully. Please sign and return the Direct Debit mandate and one copy of the finance agreement within the next 7 days. The remaining documentation should be kept for your own records.

If you have any queries, or if any of the information on the documents provided is not correct, please contact us immediately on 01582 310175.

Please note that failure to pay any instalment by Direct Debit when due, in accordance with the schedule provided, will be represented within 10 days and may incur a default charge as set out in the documents enclosed. Further failure to pay may lead to the cancellation of the service financed by this credit agreement.

Yours faithfully

Orchard Funding Ltd

Emma Little
E-signed on 2025-12-10 10:59:54 GMT
IP Address: 52.212.230.197





Orchard Funding Ltd
222 Armstrong Road,
Luton,
Bedfordshire,
LU2 0FY
Phone **01582 310175**

Mrs Emma Little
6,
Lingmell close mirehouse,
Whitehaven,
CA28 9RT

10 December, 2025

Dear Sir/Madam,

NOTIFICATION OF DIRECT DEBIT PAYMENT FOR GOLF MEMBERSHIP

Welcome to your running account which has been arranged for you to pay your membership with Seascale Golf Club Ltd.

ORIGINATOR: Associated Premium Funding Limited
Originator Identification Number 417138

PAYER: **Account Name:** Emma e little
Agreement ID: 450722
Reference Number: XGOLFFEE0000459167
Amount: £ 41.77

The first Direct Debit payment due in respect of the above Direct Debit Instruction will be collected on or immediately after Thursday, 01 January, 2026 and will be £ 41.77. Subsequent payments of £ 41.77 will then be collected on or immediately after the same day of each succeeding month, until further notice.

Please may we ask that you take a few moments to check that the details shown below are correct. If they are incorrect in any way please contact us on the telephone number below.

Sort Code: 010954 **Account Number:** 60566019

Please leave the Direct Debit instruction in place to enable your annual golf membership to be renewed simply and effectively in the future.

Should you have any queries in respect of this notification please do not hesitate to contact us on 01582 310175, otherwise the Direct Debit collection will proceed as above.

Yours faithfully

Orchard Funding Ltd

Emma Little
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IP Address: 52.212.230.197 



Please fill in the whole form and send it to:
Associated Premium Funding Limited, 222 Armstrong Road, Luton, LU2 0FY

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address:	
	PostCode:

Name(s) of Account Holder(s)

Emma e little

Bank/Building Society Account Number

6	0	5	6	6	0	1	9
---	---	---	---	---	---	---	---

Branch Sort Code

0	1	0	9	5	4
---	---	---	---	---	---

Instruction to your Bank or Building Society to pay by Direct Debit

Originators Identification Number

4	1	7	1	3	8
---	---	---	---	---	---

Reference

X	G	O	L	F	F	E	E	0	0	0	0	4	5	9	1	6	7
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Instruction to your Bank or Building Society

Please pay Associated Premium Funding Limited 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 Associated Premium Funding Limited and, if so, details will be passed electronically to my Bank/Building Society

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

DD14

This is not part of the Instruction to your Bank or Building Society and must be detached by Associated Premium Funding Limited before submission to the Paying Bank

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Associated Premium Funding Limited will notify you (10) working days in advance of your account being debited or as otherwise agreed. If you request Associated Premium Funding Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Associated Premium Funding Limited 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 Associated Premium Funding Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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Data Privacy Notice

About Us

We **Associated Premium Funding Ltd** (Company No. 04771663, FCA No. 708079 & Data Protection No. Z8283775). Our registered address for all companies is 222 Armstrong Road, Luton, LU2 0FY. We are authorised and regulated by the Financial Conduct Authority and with the ICO for Data Protection.

We are the joint data controller for determining the purpose and means of processing this personal data along with Orchard Funding Ltd (the "Finance Company") who has shared your personal data with us in order for us to provide services to the Finance Company.

Personal Data

We will collect personal data from you, to include;

- name, date of birth, bank details, location information, contact details including address, email and phone number(s).

Our legal basis for collecting, processing and storing this personal data is;

- Contract - for pre-contractual steps, to provide and to service our contract for our finance product with you.
- Legitimate Interest – for ensuring effective administration of our contract with you.

This personal data will be retained indefinitely after the duration of your contract with the Finance Company. Where a quote does not progress to a contract, and we have no other contracts with you, we will keep your data for a period of 18 months.

In the case of complaints, claims or legal disputes, or where required for legal or regulatory purposes we may retain your data for longer.

We may allow our trusted business partners access to your personal data, and we may share your personal data with authorised third parties, where necessary for the performance of our contract, or where we are required to by law, to be able to administer your finance contract. Such authorised third parties will include but not be limited to:

- Credit Reference Agencies;
- Regulators;
- Finance Providers;
- Communication platforms

Your personal data will not be used for the purposes of marketing to you, directly or otherwise.

Your Rights

You have the following rights over your personal data:

- The right of access to your personal data;
- The right to be informed about the personal data being processed;
- The right to rectification of your personal data;
- The right to data portability;
- The right to restrict the processing of your personal data

If you object to us collecting, using or sharing your personal data we may be unable to provide your Finance Company with our services.

Please contact our Data Protection representative at dataprotection@associatedpremiumfunding.com for our detailed Data Privacy Notice, if you require any further information, would like to make a complaint or have any questions relating to your personal data.

You also have the right to complain to the Information Commissioners Office (ICO) if you feel we are not upholding your rights. To raise a complaint to the ICO then please go to their website <https://www.ico.org.uk>.

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PRE-CONTRACT CREDIT INFORMATION

1. Contact Details	
Creditor Address	Orchard Funding Ltd 222 Armstrong Road, Luton, LU2 0FY
Credit intermediary (the Broker) Address	Seascale Golf Club Ltd 2 Europe Way, Cockermouth, CA13 0RU

2. Key Features of the credit product	
The type of credit	Running account credit agreement ("the Agreement")
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	Your credit limit will be £ 470.00 which is the amount of the first payment we make on your behalf to fund the purchase of any product or service ("the Service") plus any fees or charges payable in respect of the same.
How and when credit would be provided.	Once you have signed the Agreement, we will open an account in your name. You can use your account to pay for various Services which we approve funding for in advance. The cost of the Services will be debited to your account along with any fees and charges. We will credit any payments that you make to your account.
The duration of the credit agreement.	The Agreement has no fixed or minimum duration.
Repayments.	In respect of your first Service to be financed under this Agreement, the total amount payable is £ 501.26. This is made up of a deposit of (i) £0.00. if any; (ii) the first Service cost of £ 470.00.; (iii) Interest of £ 31.26. (if any); and (iv) a Facility Fee of £ 0.00., (if any). In the event that there is a previous sum due on your account at the time we fund this and / a further Service, the minimum monthly repayments that are collected by Direct Debit will also include the repayments that remain due in respect of the previous Service, including any fees, charges and interest relating to them.
Your repayments will pay off what you owe in the following order.	We have arrangements with some of the Service Providers, and with some of the intermediaries with whom you arrange Services, to recover from them money that you may owe us. If you are repaying more than one Service and you pay less than the minimum monthly payment then we will allocate your payment first to the oldest of the Services where we do not have such arrangements, and then to the next oldest where we do not have such arrangements, and so on, and only after the allocation to such Services will we then allocate your repayment to the oldest of the Services where we do have such arrangements, and then to the next oldest, and so on, until all of the payment allocated.
The total amount you have to pay: This means the amount you have borrowed plus interest and other costs.	In respect of your first Service to be financed: The total amount payable is £ 501.26 ; This is made up of a deposit of £0.00, if any; The first Service cost of £ 470.00; Interest of £ 31.26, if any; A Facility Fee of £ 0.00, if any.
Security Required This is a description of the security to be provided by you in relation to the credit agreement	If any Service financed by this Agreement is an insurance policy, then you assign to us with full title guarantee all your rights, title and interest in and to the insurance policy financed and any sums payable to you (for any reason) under or by virtue of that insurance policy. We shall have the power to vary the Agreement so as to take an assignment of, or any other security over other Services funded by the Agreement; though this will not apply to any Service already financed by this Agreement.
The proposed credit will be linked to the supply of specific goods or the provision of a service	Services
Cash Price	The cash price is £470.00

3. Costs of the credit	
The rates of interest which will apply to the credit agreement.	The annual rate of interest charged under the Agreement will be 12.75% (variable). We may notify you to vary the annual rate of interest. We may vary the rate of interest rate with immediate effect by giving you at least 7 days written notice if you request funding for a further Service or an increase in funding for an existing Service, to reflect changes in the cost of providing our services to you. We will do this only if we cannot avoid it and any change will be reasonable and proportionate. Please see Condition 11 of the Terms and Conditions of the Agreement for more details.
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers	The APR on the first the first Service financed under the Agreement will be 12.75% (variable), based upon the following assumptions: (i) You finance a single Service using this Agreement, which is assumed to be the first Service, plus the Facility Fee on the first date when the credit is available; (ii) The amount of credit, the interest charge and any Facility Fee are repaid in equal monthly payments over a period of one year commencing one month after the date the credit is provided; and (iii) Interest is charged at the annual rate of interest quoted above. A higher APR may apply to future Services financed by this Agreement.
Related Costs	

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Any other costs deriving from the credit agreement	For each Service funded by this Agreement we may charge you a Facility Fee. We will determine the amount of the Facility Fee. You must pay our reasonable fees and charges to cover the reasonable administration costs we incur in dealing with any queries or requests you make in connection with the account (including any request by you to change a monthly payment date or for a copy of any document) unless we are not legally entitled to charge you such amounts.
Costs in the case of late payment	(a) £25 Default Fee if any direct debit or cheque is returned unpaid; (b) £10 Default Fee if we have to serve you with a Notice of Default under section 87 of the Consumer Credit Act 1974 to bring the Agreement to an end and demand all of the outstanding balance be repaid at once; and (c) default interest charges on all overdue amounts, including the above Default Fees incurred by you, until that amount is paid, calculated at the Interest Rate applicable to this Agreement. We will also charge you all our reasonable costs, charges and expenses incurred by us in enforcing payment from you and our rights under the Agreement (including those of using tracing agents where necessary, instructing solicitors, and any legal and court costs arising from issuing or defending court proceedings).
Consequences of missing payments	If you miss a payment, you will incur extra charges, your credit record may be affected and you may find it harder to borrow again from us or another lender. We may take steps to enforce any security associated with the loan if applicable. We may also take legal action against you and obtain a County Court Judgment, which we may seek to enforce in a number of ways including but not limited to your bankruptcy or a charging order over your home, which may result in your home being repossessed.
4. Other important legal aspects	
Right of Withdrawal	You have the right to withdraw from the Agreement giving any reason before the end of 14 days beginning with the day after the latest of: (a) where we send you an agreement signed by us, the day on which you sign the Agreement; or (b) where you sign an agreement that has not been signed by us, the day on which you receive a copy of the Agreement signed by us; or (c) when you have received our letter that confirms that the Agreement has been executed on identical terms to that signed by you; or (d) the day after the day on which we notify you of your credit limit (if we have not informed you of this in the Agreement)
Early repayment	You have the right to repay the credit early in full or in part at any time.
Consultation with a Credit Reference Agency	If we decide not to proceed with a Credit Agreement on the basis of information from a credit reference agency, we will inform you of this and of the details of that credit reference agency.
Right to a draft agreement	Unless we are unwilling to proceed with the Credit Agreement at the time of your request, you have the right to obtain a copy of the draft Credit Agreement free of charge.
5. Additional information in the case of distance marketing of financial services	
(a) concerning the creditor	
Registration number.	Company registration number 06656377 Financial Services Registers number 725315
The supervisory authority	Regulated by the Financial Conduct Authority, of 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	English law and subject to the non-exclusive jurisdiction of the courts of England and Wales
Language to be used in connection with the credit agreement	English
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	Any complaint should be directed to us in the first instance, either by telephone on 01582 346264, by email at funding@bexhilluk.com or by a letter to us at the address above. If you are unhappy with any response, you may have the right to contact the Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London E14 9SR Tel: 0800 023 4567. E-mail: complaint.info@financial-ombudsman.org.uk



Adequate Explanations for a Running Account Agreement regulated by the Consumer Credit Act 1974 (the "Agreement")

Information For: Mrs Emma Little Of
6
Lingmell close mirehouse
Whitehaven
CA28 9RT

You must consider this document, together with the Pre-Contract Credit Information and credit agreement carefully, as they give you key details about the Agreement before deciding whether to proceed.

Your Insurance Policy and Premium Finance Your insurance broker has advised us that you have made an active decision to pay for your insurance premium with premium finance instead of paying for it upfront, and that this is consistent with your best interests. Your broker should have explained to you in writing that by electing to use our premium finance option, and paying by monthly instalments, it may be more expensive than if you had opted to pay for it upfront in one lump sum. The broker should also have explained to you the additional cost involved for using our premium funding service and that they may earn a commission (of which more about commission is explained below).

The additional cost for paying for your insurance premium with our premium finance option is shown (a) below under section "What you are due to pay to us under the Agreement" as the total amount repayable and (b) in the attached credit agreement as the "Total Charge for Credit" under the section "Total Amount Payable". If you miss payments when they are due, the overall total cost of your premium finance may further increase because you may incur default sum charges. Your attention is drawn to the sections in the credit agreement "Charges" and "Interest for late payment".

Features of the agreement that may make the credit unsuitable The proposed agreement is suitable for annually reoccurring short-term borrowing where the credit is linked to Services offered by suppliers who are acting as credit intermediaries (or brokers) to us. The agreement has no fixed duration and will continue until terminated by either you or us. With our prior permission, you can make further drawdowns of credit for the Services to pay for the annual renewal costs of those Services. The Agreement is not suitable for long-term borrowing, borrowing cash, or debt consolidation.

What you are due to pay to us under the Agreement

The total amount payable under the Agreement is £ 501.26. Your payments under the Agreement will be 12 monthly instalments of £ 41.77 commencing on the Commencement Date Thursday, 01 January, 2026. The additional cost for paying for your insurance policy with premium finance is made up of Interest of £ 31.26, (if any) and a Facility Fee of £ 0.00 (if any) and are shown in the credit agreement under "Total Amount Payable".

What could happen to adversely affect you

If you are in breach of the terms of the Agreement, we may (after service of any notice required by law) have a right to terminate it and in such circumstances, we may charge a termination fee as set out in the Default Fee and Charges section of the Agreement. You will not be able to use the facility if the Agreement is terminated because you fail to meet your repayment obligations. However, you will still remain liable for repaying any amounts that you owe to us including interest and fees. We may enforce any security given to us under the terms of the Agreement, if applicable. We may apply for a County Court Judgment, which we may seek to enforce in a number of ways including but not limited to your bankruptcy or a charging order over your home, which may result in your home being repossessed. Your credit record may be affected, and you may find it harder to borrow from us or another lender in the future.

We will also charge you all our reasonable costs, charges and expenses incurred by us in enforcing payment from you and our rights under the Agreement (including those of using tracing agents where necessary, instructing solicitors, and any legal and court costs arising from issuing or defending court proceedings).

What if you do not make your minimum monthly payments on their due date?

You may have to pay Default Fees plus default interest charges if we don't receive a minimum monthly payment or payments on time, as described in the Default Fees and Charges section of the Agreement, which means the cost of the loan will increase. These costs are also explained in the Pre-Contractual Credit Information sheet under section "Costs in case of late payment".

Your right to withdraw from the Agreement

You have the right to withdraw from the Agreement without giving any reason before the end of 14 days beginning with the day after (a) where we send you an agreement signed by us, the day on which you sign the Agreement; or (b) where you sign an agreement that has not been signed by us, the day on which you receive a copy of the Agreement signed by us; or (c) when you have received our letter that confirms that the Agreement has been executed on identical terms to that signed by you; or (d) the day after the day on which we notify you of your credit limit (if we have not already informed you of this in the Agreement).

The daily interest is £0.09. If you fail to pay us the Settlement within the 30-day period, we will have the right to request immediate payment of it.

Any Questions?

You can ask us about the terms of the Agreement and for further information and explanations by calling us on Tel 01582 310175 or by email to funding@bexhilluk.com

Please note carefully:

In assessing your application for credit, the Creditor will assess your ability to pay the repayments. However, before undertaking any credit commitment, it is important that you are satisfied that you can afford the financial commitment. Your assessment should take into account any foreseeable future changes to your financial position.

Emma Little
E-signed on 2025-12-10 10:59:54 GMT
IP Address: 52.212.230.197



Credit Agreement regulated by the Consumer Credit Act 1974 for running-account credit

This is a **Running Account Credit Agreement** that can be used to finance the provision of products and services is between:

The **Creditor** Orchard Funding Ltd, 222 Armstrong Road, Luton, Bedfordshire, LU2 0FY

The **Customer** (If a trading name is used, insert name and trading title, e.g. Ian Smith t/a Jones & Co.)

The **Agreement Number**450722

Name: Mrs Emma Little			
Address: 6, Lingmell close mirehouse, Whitehaven, CA28 9RT			
Post Code: CA28 9RT	Mobile: 07747084198	Home:	Other:
Date of Birth:	Email: Xemmmalittlex@gmail.com	Company Registration No (If applicable):	

Details of the Customer's Broker or Credit Intermediary ("the Broker"):

Broker or Credit Intermediary Name:	Broker Code:
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Broker or Credit Intermediary Address:

During this Credit Agreement you may engage with a number of different Brokers but the Broker referred to above is the Broker that you dealt with when first entering into this Agreement.

Duration of the Agreement: The Agreement has no fixed or minimum duration.

Credit Limit:Your credit limit will be the amount of the first payment, namely £ 470.00, which we make on your behalf to fund the purchase of the first Service to be financed by this Agreement, including any fees or charges payable in respect of the same.

How and when credit will be provided:You will obtain the credit when we have accepted the Credit Agreement and thereafter, of any further drawdown for a Service that we agree."

Interest Rate: 12.75% per annum (variable).Interest is applied to the amount of credit at the outset to pre-calculate the total interest charge throughout the duration of this Service. We may vary the rate of interest rate with immediate effect by giving you at least 7 days written notice if you request funding for a further Service or an increase in funding for an existing Service, to reflect changes in the cost of providing our services to you. We will do this only if we cannot avoid it and any change will be reasonable and proportionate. Please see Condition 11 of the Terms and Conditions of the Agreement for more details.

Total Amount Payable: In respect of your first Service to be financed under this Agreement, the total amount payable is £ 501.26. This is made up of a deposit of (i) £0 if any; (ii) the first Service cost of £ 470.00; (iii) Interest of £ 31.26 (if any); and (iv) a Facility Fee of £ 0.00, (if any).

APR: 12.75% (variable) based upon the following assumptions:

- (i) You finance a single Service using this Agreement, which is assumed to be the first Service, plus the Facility Fee on the first date when the credit is available;
- (ii) The amount of credit, the interest charge and any Facility Fee are repaid in equal monthly payments over a period of one year commencing one month after the date the credit is provided; and
- (iii) Interest is charged at the annual rate of interest quoted above.

A higher APR may apply to future Services financed by this Agreement. The dates and amounts of payments assumed to calculate the annual rate of interest, the APR and the total amount payable may not be the same as the dates and amounts of payments that apply to actual sums due under this Agreement.

Minimum Monthly Repayments: You must make a minimum monthly payment to us each month by Direct Debit on the date specified in the schedule provided to you. On each occasion we fund a Service or increase funding for an existing Service, we will tell you in writing the amount of and number of minimum monthly payments you need to make to pay for that Service (including any fees, charges or interest due in respect of it) and the dates on which those payments are to be made. In the event that there is a balance due on your account at the time we fund a new Service or increase funding for an existing Service, the minimum monthly repayments will include the sums due in respect of the balance remains outstanding, including any fees, charges and interest remaining due.

Allocation of Payments: We have arrangements with some of the people who may provide you with Services, and with some of the Brokers with whom you arrange Services, to recover from them money that you may owe us. If you are repaying more than one Service and you pay less than the minimum monthly repayment then we will allocate your payment first to the oldest of the Services where we do not have such arrangements, and then to the next oldest where we do not have such arrangements, and so on, and only after the allocation to such Services will we then allocate your payment to the oldest of the Services where we do have such arrangements, and then to the next oldest, and so on, until all of the payment is allocated.

Other Costs: We may charge a Facility Fee each time you fund a Service using this Agreement or increase funding for an existing Service. We will remind you of this each time you apply for funding.

Default Fees and Charges: If one of the following events occurs, we may make up to the following charges (which we will debit from your account automatically):

- (a) £25 Default Fee if any direct debit or cheque is returned unpaid;
- (b) £10 Default Fee if we have to serve you with a Notice of Default under section 87 of the Consumer Credit Act 1974 to bring the Agreement to an end and demand all of the outstanding balance be repaid at once; and
- (c) default interest charges on all overdue amounts, including the above Default Fees incurred by you, until that amount is paid, calculated at the Interest Rate applicable to this Agreement.

We will also charge you all our reasonable costs, charges and expenses incurred by us in enforcing payment from you and our rights under the Agreement (including those of using tracing agents where necessary, instructing solicitors, and any legal and court costs arising from issuing or defending court proceedings).

Missing Payments: If you miss a payment you will incur extra charges, your credit record may be affected and you may find it harder to borrow again from us or another lender. We may take steps to enforce any security associated with the loan if applicable. We may also take legal action against you and obtain a County Court Judgment, which we may seek to enforce in a number of ways including but not limited to your bankruptcy or a charging order over your home, which may result in your home being repossessed.

Emma Little
E-signed on 2025-12-10 10:59:54 GMT
IP Address: 52.212.230.197



Right of withdrawal: You have the right to withdraw from the Agreement without giving any reason before the end of 14 days beginning with the day after the latest of: (a) where we send you an agreement signed by us, the day on which you sign the Agreement; or (b) where you sign an agreement that has not been signed by us, the day on which you receive a copy of the Agreement signed by us; or (c) when you have received our letter that confirms that the Agreement has been executed on identical terms to that signed by you; or (d) the day after the day on which we notify you of your credit limit (if we have not informed you of this in the Agreement). If you wish to withdraw you must give us notice by one of the following methods: (i) by telephone on 01582 346264; (ii) by email to funding@bexhilluk.com; or (iii) by post or delivery of the notice to the above address. If you do give us notice of withdrawal, you must repay to us the amount outstanding without delay and in any event by no later than 30 days after giving notice of withdrawal. The daily interest rate is £0.09. If you withdraw from this Agreement leaving sums outstanding we may notify credit reference agencies. You may also have to pay for any Service by alternative means.

Early Repayment: You have the right under the CCA to repay amounts that you have borrowed under this Agreement early in full or in part. If you wish to repay any amount early you must give us notice by one of the following methods: (i) by telephone on 01582 346264; (ii) by email to funding@bexhilluk.com or (iii) by post or delivery of the notice to the above address. If you do repay an amount early, we may recalculate the minimum monthly payment to ensure that drawings are repaid over the time period originally agreed with you.

Unsatisfactory goods or services: Unsatisfactory goods or services: You may have a right to sue us, or the supplier or both if you have received unsatisfactory goods or services paid for under this agreement costing more than £100 and not more than £30,000

Ombudsman scheme: You have the right to complain to the Financial Ombudsman Service where you are a consumer. If you are a business such as a sole trader, partnership or company, you may have the right to complain to the Financial Ombudsman Service.

Supervisory Authority: The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of Customer:

Print Name:

Date of signature:

If the Customer is a partnership or a company you confirm by signing this Credit Agreement that you have authority to sign on behalf of the company or partnership.

Signature on behalf of Orchard Funding Ltd:



Date of Signature:

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TERMS AND CONDITIONS

1. **Minimum monthly payments:** You must pay to us by Direct Debit a minimum monthly payment which we will notify to you in the form of a payment schedule. We do not have to send you a separate demand. You must maintain a Direct Debit Instruction in respect of the minimum monthly payments due for the duration of this Agreement.

2. **Your credit limit:** We may change your credit limit but if we do so we will tell you. We will not increase your credit limit if you tell us not to do so. If we reduce your credit limit, we will give you at least 30 days' notice in writing and we will not reduce your credit limit to less than the outstanding balance on your Account at the date the reduction is to take effect.

3. **How we will provide the credit:** Once you have signed the Agreement, we will open an account in your name. You can use your account to pay for various Services which we approve funding for in advance. The cost of the Services will be debited to your account along with any fees and charges. We will credit any payments that you make to your account.

4. **Security:** If the Service we finance for you is an insurance policy, as security for the payment of all present and future amounts, obligations and liabilities that you owe to us under or in connection with this Agreement ("Unpaid Amounts"), with full title guarantee, you:

(a) charge to us by way of first fixed charge; and
(b) assign and agree to assign to us by way of security, absolutely and unconditionally, all your right, title and interest at any time in and to such insurance policy or policies ("the Policies"), including (without limitation) all rights to and interest in (i) all sums payable under the Policies (including refunds and claims other than third party claims), and (ii) the right to cancel and/or enforce the Policies.

In addition, for so long as there are Unpaid Amounts outstanding, you agree that you will:

(c) not create or allow to exist any security interest on, or in relation to, any Policy other than those rights specifically given in our favour;

(d) not assign or transfer any Policy to any other person;

(e) not cancel, vary, renew or replace any Policy without our consent;

(f) not claim under any Policy without notifying us in advance;

(g) not appoint a broker other than the Broker referred to on the front page of this Agreement without our consent;

(h) not do or allow anything to be done which might prejudice our security over the Policies or reduce the amount payable under any of them;

(i) (where applicable) ensure that any refund of premiums due in connection with a Policy is paid to us (and we will credit the refund to your Account); and

(j) take whatever action we reasonably request to (i) perfect or protect the security created by this Agreement, and (ii) enable the cancellation or enforcement of any Policies.

5. **Enforcement of security:** (where applicable such as for insurance premium finance): If, following any event or circumstance specified in Condition 5 (each an "Event of Default"), we decide to enforce the security, we (or the Broker acting on our behalf) may take such steps in relation to the Policies as are necessary to protect us. These steps may include (but are not limited to): (i) notifying your insurer

of our interest in the Policies; (ii) cancelling any Policy and applying any proceeds or refunds paid under it in or towards payment of the Unpaid Amounts; (iii) taking steps to enforce any Policy; and (iv) taking possession of any Policy and retaining it. This will mean that you do not receive any amounts paid in connection with the Policies until we have been repaid in full.

6. **Events of default:** The Events of Default are:

(a) You fail to pay on the due date any minimum monthly payment due in respect of your Account;

(b) You use all or any part of any drawing for any purpose other than to pay for the loan purpose as agreed or any associated charges;

(c) any of the following apply to you:

(i) You are insolvent or unable to pay your debts under any applicable law or you suspend payments on any of your debts;

(ii) a statutory demand or bankruptcy petition or order is served on you;

(iii) an arrangement is approved in respect of you for a compromise of your debts or you sign a trust deed for the benefit of creditors;

(iv) You are dissolved, enter administration, moratorium or receivership or are wound-up; or

(v) any procedure or step is taken in any jurisdiction in respect of you which has a similar effect to those in (i) to (iv) above;

(d) enforcement or execution or distress is levied or attempted against you or any of your assets or income including (without limitation) the appointment of a receiver or any procedure or step is taken in any jurisdiction which has a similar effect;

(e) You fail to comply in any material respect with any of the terms of this Agreement;

(f) You are in material breach of any of the terms of any other agreement that you have entered into with us or any other Group Company;

(g) We consider, in our reasonable discretion, that the security that you have granted to us under this Agreement is in jeopardy;

(h) You have given false information or have otherwise committed or assisted another person to commit fraud in connection with this Agreement; or

(i) We reasonably consider that our reputation would be at risk if we were to continue with this Agreement.

7. **Remedies on default:** If any Event of Default occurs and is continuing, and we give you at least fourteen days' notice in writing, then we may:

(a) declare that any Unpaid Amounts (including unpaid interest that has not yet been debited to your account) have become immediately due and payable to us; and

(b) enforce any security that you have granted to us.

8. **Termination of this Credit Agreement:**

(a) We may end this Agreement at any time by giving you at least two months' written notice or in the event of your default, sooner by serving you a Notice of Default under section 87(1) of the Consumer Credit Act 1974 and your failure to comply with it.

(b) You (or the Broker acting on your behalf) may end this Agreement at any time by giving written notice to us.

(c) If we or you terminate this Agreement you must pay us on or before the termination date any Unpaid Amounts (including accrued interest which has not yet been debited to your Account). If this Agreement is terminated for any reason, we may inform the Broker, and the Service may be cancelled. If you do not want the Service to be cancelled you will need to arrange payment by alternative means.

Emma Little

E-signed on 2025-12-10 10:59:54 GMT

IP Address: 52.212.230.197



9. Set off rights: We may set-off any amount due from you under this Agreement or under any other agreement with us or any other Group Company against any obligation that we owe to you. Any exercise of our right to set-off shall not limit or affect any other rights or remedies available to us under this Agreement.

10. The Broker:

(a) You authorise and instruct the Broker on your behalf to:

(i) submit any application to us to fund a Service;
(ii) pay to the provider of any Service the sum we advance to you to cover the cost thereof; and
(iii) (where applicable) arrange for any refund of premiums following cancellation of a Policy and any other amounts payable to you in connection with a Policy to be paid to us (and we will credit those amounts to your Account).

(b) You authorise us to pay to the Broker on your behalf any amount (including repayment of any interest and charges on withdrawal) that we have to pay to you under this Agreement.

(c) The Broker has at our request made arrangements for you to enter into this Agreement and you acknowledge and agree that we may pay commission to the Broker and by signing this Agreement you acknowledge and agree to this. Nevertheless, the Broker has not and does not act as our agent in relation to this Agreement or the facility (other than as may be provided for by the CCA or under law).

11. Variation:

(a) We may vary this Agreement with immediate effect (and will notify you in writing where we have done so) in order to:

(i) reflect changes in Applicable Law or new industry guidance or codes of practice; or
(ii) vary the Interest Rate if you request funding for a further Service or an increase in funding for an existing Service to reflect changes in the cost of providing our services to you.

(b) If we give you at least seven days' written notice we may vary this Agreement to:

(i) vary the Facility Fee if you request funding for a further Service or an increase in funding for an existing Service;
(ii) vary any charges, or introduce new charges to reflect changes in the cost of providing our services to you;
(iii) correct an obvious error or make minor amendments to this Agreement that do not materially prejudice your rights under it; or
(iv) reflect an improvement to or extension of the scope of the services that we provide to you or any other change to the services that is not detrimental to you.

(c) Where we agree to finance an increase in the cost or associated charges incurred by you for the purpose an existing Service, this may be treated as funding for a new Service or an increase in funding for an existing Service.

12. Your further rights: If this Agreement is regulated by the CCA, you may have the right to sue the Broker or the provider of the Service under the contract for the Service, or us if you have received unsatisfactory goods or services paid for using this Agreement costing more than £100 and not more than £30,000. If the value of the services is more than £30,000 but less than £60,260 you are entitled to take action against us if you are unable to redress from the Broker or the provider of the Service. If this Agreement is regulated under the CCA and at the date you enter into it your credit limit was more than £60,260, or when we first notify you of the credit limit it is for more than this sum, you represent and warrant to us

(i) that you have not entered into this Agreement after any face to face negotiations with us, the Broker or the provider of the Service; and/or (ii) you did not sign this Agreement at the trade premises of the Broker or the provider of the Service with whom you had such face to face negotiations.

13. Information - You must promptly:

(a) provide us with any information that We may reasonably request from you that is relevant to our assessment of your creditworthiness; and
(b) inform us without delay of any changes to your contact details provided.

14. Transfer of rights and obligations: We may transfer all or any of our rights and obligations under this Agreement to any person, provided that we reasonably believe such transfer will not prejudice your rights. You may not assign or transfer your rights or obligations under this Agreement to any other person.

15. No waiver: Any failure by us (whether continued or not) to insist upon strict compliance with any of the terms of this Agreement will not affect our ability to exercise our rights in the future.

16. Severance: The invalidity, illegality or unenforceability of any provision of this Agreement shall not affect the validity, legality or enforceability of any other part of it.

17. Governing law: This Agreement and any non-contractual obligations arising out of or in connection with it are governed by English law and both you and we submit to the non-exclusive jurisdiction of the English courts in relation to any dispute in connection with this Agreement.

18.(a) Where you provide us with an email address for communication purposes, we will send you statements, documents, notices and letters (other than those which must be served by post under law) by email. It is important that you notify us of any changes to that email address. If you wish to receive these notices and information in paper form then please contact us using the contact details in the below section "Use of Your Information." (b) Any notice or demand we give will be assumed to have been properly given if served on you personally by email to an address provided by you, or left or sent by prepaid envelope addressed to you at your current address or last known business or private address. If sent by first class post it will be assumed to have been received by you 48 hours after posting.

**IMPORTANT - READ THIS CAREFULLY
USE OF YOUR INFORMATION - DATA
PROCESSING NOTICE**

The Creditor ("We") will share your personal information and may add to your record with credit reference agencies (CRA's). We will use your data to perform credit and identity checks on you, supply details of this Agreement you have with us, any payments you make under it and any default or failure to keep to its terms. These records will continue to be shared with CRA's, and may be supplied to other organisations by the CRA's, while you have a relationship with us and may be used and searched by us and them to: (1) verify the accuracy of the data you have provided to us, assess your creditworthiness and whether you can afford to take the product;
(2) consider applications for credit and credit related services, such as insurance, for you and for any associated persons;
(3) trace debtors, recover debts, prevent or detect money laundering and fraud, and to manage your account(s). CRAs may supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.



The identities of the CRA's, and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain, www.equifax.co.uk/crain, www.experian.co.uk/crain. It is important that you provide us with accurate information. We may check your details with fraud prevention agencies and if you provide false or inaccurate information, or we suspect fraud, this information may be recorded. Fraud prevention agency records will be shared with other organisations to help make decisions on credit, motor, household, life or other insurance proposals or claims for you and members of your household. We will use personal information about you which we acquire in connection with any application you make to us, or any agreement you enter into with us, to manage your agreement and for statistical or market research purposes. We may disclose the information that we hold about you to Associated Premium Funding Limited and other agents for the purposes of recovering any debt that you owe us and, where necessary, tracing you. If we propose to transfer, charge or assign, or agree to transfer or assign, our rights under your agreement to a third party or if we employ a third party to manage any aspect of your agreement, we will pass relevant information about you to such third parties. Any assignee of such rights or third party manager may hold your information and use it in the same ways as we may, as described above. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where otherwise permitted under the General Data Protection Regulations 2018. Your personal data may be retained indefinitely after the duration of the contract. Where a quote does not progress to a contract, and we have no other contract(s) with you, we will keep your data for a period of 18 months. In the case of complaints, claims or legal disputes, or where required for legal or regulatory purposes we may retain your data for longer. Please telephone 01582 280140, write to us at 222 Armstrong Road, Luton, LU2 0FY or dataprotection@bexhilluk.com for our full Data Privacy Notice, if you want to have details of the credit reference agencies or any other agencies from whom we obtain, and to whom we pass, information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you. A fee may be payable in certain circumstances, where permitted by law. For more details or visit <https://ico.org.uk/for-the-public/is-my-information-being-handled-correctly/>.

By signing this credit Agreement, you consent to the uses of your information described in this Data Processing Notice.

Emma Little
E-signed on 2025-12-10 10:59:54 GMT
IP Address: 52.212.230.197





Orchard Funding Ltd
222 Armstrong Road,
Luton,
Bedfordshire,
LU2 0FY
Phone **01582 310175**

Payment Schedule for Agreement 450722

Mrs Emma Little

Payment Date	Amount
01/01/2026	£ 41.77
02/02/2026	£ 41.77
02/03/2026	£ 41.77
01/04/2026	£ 41.77
01/05/2026	£ 41.77
01/06/2026	£ 41.77
01/07/2026	£ 41.77
03/08/2026	£ 41.77
01/09/2026	£ 41.77
01/10/2026	£ 41.77
02/11/2026	£ 41.77
01/12/2026	£ 41.79

DIRECT DEBIT ORIGINATOR: Associated Premium Funding Limited
REFERENCE NUMBER: XGOLFFEE0000459167

Emma Little
E-signed on 2025-12-10 10:59:54 GMT
IP Address: 52.212.230.197



Data Privacy Notice

About Us

We Bexhill UK Limited (Company No. 03987793, FCA No. 630654 & Data Protection No. Z5816606) and Orchard Funding Limited (Company No. 06656377, FCA No. 725315 & Data Protection No. Z1420716) are registered companies in England & Wales and are fully owned subsidiaries of Orchard Funding Group PLC (Company No. 09618919). Our registered address for all companies is 222 Armstrong Road, Luton, LU2 0FY. We are authorised and regulated by the Financial Conduct Authority and with the ICO for Data Protection.

We are the data controller for determining the purpose and means of processing this personal data in order for us to provide you with the service you have contracted us to run for you.

Personal Data

We will collect personal data from you, to include;

- name, date of birth, bank details, location information, contact details including address, email and phone number(s).

Our legal basis for collecting, processing and storing this personal data is;

- Contract - for pre-contractual steps, to provide and to service our contract for our finance product with you.
- Legitimate Interest – for ensuring effective administration of our contract with you.

This personal data will be retained indefinitely after the duration of the contract. Where a quote does not progress to a contract, and we have no other contracts with you, we will keep your data for a period of 18 months. In the case of complaints, claims or legal disputes, or where required for legal or regulatory purposes we may retain your data for longer.

We may allow our trusted business partners access to your personal data, and we may share your personal data with authorised third parties, where necessary for the performance of our contract, or where we are required to by law, to be able to quote, arrange and administer your finance contract, but not limited to:

- Credit Reference Agencies;
- Regulators;
- Finance Providers;
- Communication platforms

Your Rights

You have the following rights over your personal data:

- The right of access to your personal data;
- The right to be informed about the personal data being processed;
- The right to rectification of your personal data;
- The right to data portability;
- The right to restrict the processing of your personal data;
- The right to erasure of your personal data

If you object to us collecting, using or sharing your personal data we may be unable to provide you with our services.

Contact Us

Please contact our Data Protection representative at dataprotection@bexhilluk.com for our detailed Data Privacy Notice, if you require any further information, would like to make a complaint or have any questions relating to your personal data.

You also have the right to complain to the Information Commissioners Office (ICO) if you feel we are not upholding your rights. To raise a complaint to the ICO then please go to their website <https://www.ico.org.uk>.

Emma Little

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