

PAWNBROKING

Proof of **identity, address** (and **age**, if relevant) will be required when pawning. It is illegal for anyone under 18 to use the pawnbroking service.

Standard charges for 7-month contracts :

Loan	Interest per month / part of month	APR
£10,250 upwards	4.49%	59.8%
£6,100-£10,249	4.89%	65.6%
£3,100-£6,099	5.49%	74.6%
£2,100-£3,099	5.99%	82.3%
£1,000-£2,099	6.49%	90.0%
£601-£999	6.99%	97.9%
£10-£600	7.49%	106.0%

Representative APR 106.0%

(1) In all instances, for the purposes of calculating the interest accrued **PART of a contract month shall be treated as a whole contract month**. In practice, however, under the early settlement regulations we will often ask you for less than this if you return during the initial term of your contract. *We encourage part payments!*

(2) **If you pawn more than one item on a single loan agreement you will not be able to redeem them *separately***. We advise pawning multiple items *individually* over two or more separate tickets, so that they may also be redeemed separately if this is desired.

(3) Please read your pre-contract information sheet and contract before signing.

(4) **Please ask your assistant if you do not understand anything.**

(5) We may charge a small fee for lost ticket searches and / or replacement documents.

(6) You should keep your jewellery **insured** while it remains in pawn.

(7) Please see our separate notice about the sales process / costs if you do not redeem.