

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 (fixed) per month / part of month	APR
£10,250 and over	4.49 %	59.8 %
£7,100-£10,249	4.99 %	67.1 %
£5,100-£7,099	5.79 %	79.2 %
£3,100-£5,099	6.39 %	88.5 %
£2,100-£3,099	6.89 %	96.4 %
£1,000-£2,099	7.39 %	104.4 %
£10-£999	7.89 %	112.5 %

Representative APR 112.5 %

- (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 and consider your Pre-Contract Information (PCI) and pawn contract before signing. **You may take your PCI away to digest before deciding whether to go ahead.**
- (4) **Please ask your assistant, especially 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 goods insured while in pawn**. In the unlikely event of loss we do have a compensation plan in place that is based on the value of your loan, but your **goods will not be insured by us while they are in pawn**.
- (7) Please see our separate notice about the sales process / costs if you do not redeem.

