



Fees and Charges

We have the right to charge you additional amounts to cover our expenses if you do not fulfil your side of this agreement. The current charges are (on each occasion, where applicable):

- Late payment or default notices: £12.00
- Cancelled direct debit: £12.00
- Replacement V5 documents: £25.00

We may vary these charges to reflect any increase or decrease in our own administration costs, or to accommodate legislative requirements or market developments. We will inform you of any change in writing by giving you 7 days' notice prior to such change.

If you do not fulfil your side of this agreement you will have to reimburse us in respect of reasonable expenses incurred by us in enforcing the agreement including tracing you if necessary. You will pay us in full for any loss (being any costs, claims, expenses, damages or injury suffered or reasonably incurred by us or a third party including reasonable legal costs) under or relating to the agreement or the enforcement of our rights.

If any repayment or other sum due from you under this agreement is not paid on the due date you shall pay us late payment interest at the Rate of Interest which applies to this agreement, on the daily amount overdue. The late payment interest will be charged on the amounts owed to us both before and after any court judgment we may obtain against you.