

Lease Purchase Agreement

Agreement number

Lombard's standard Lease Purchase terms form part of this **Agreement** and are available to be read and printed online. To access the terms, go to www.lombard.co.uk/terms and enter reference LP-0914-T.

Parties: **Lombard** North Central PLC, PO Box 520, Rotherham S63 3BR. Customer service: 0345 8778888
 Text Relay: 18001 0345 877 8888 Text Talk: 01709 874 997 Company Registration Number: 00337004

Customer

Company registration number

Address for Service

Name and address of Insurers

Goods

| Goods Description | Serial number | Registration number | Date of reg / manufacture |
|------------------------|-----------------------|---------------------|---------------------------|
| Dell PowerEdge R515 II | DWKCG42 - 30267261074 | | 13/02/2015 |

Goods Location

Maintenance

The Customer has selected

Contractor

Additional Information Included

Attachments

Value Added Products

No Insurance Product(s) Selected.



Financial Details

A Day-to-Day
 B Balanced Payments
 C Scheduled Balance
 D Fixed Rate

| | | |
|--------------------------------|---|------------------|
| Cash Price of Goods (inc. VAT) | £ | 19,720.63 |
| Less: Deposit | £ | 4,930.16 |
| Total Finance | £ | 14,790.47 |

Hire Period months

Facility Fee will be added to the first Payment Due.

Option-to-Purchase Fee + VAT will be added to the final Payment Due.

Initial Payment Payment(s) Due each of followed by the Payments Due shown below:

| Number of Payments Due | Frequency | Amount of each Payment Due | Due Dates |
|------------------------|-----------|----------------------------|-----------|
| 36 | 1 monthly | £ 468.21 | |

All Payments Due include any maintenance where applicable.

The Customer understands that the Payments Due will not be debited to the Customer's account until a minimum of 10 business days after the Agreement Date.



Keeping the Customer Informed

We would like to keep you informed by letter, phone and electronic means (including e-mail and fax) about products, services and additional benefits that we believe may be of interest to you. If you don't want us to keep you informed by any of these methods, please place a tick in the appropriate box below.

Letter

Phone

E-mail

Fax

The Customer's Consent

- By signing the Customer:
- agrees that Lombard may insert the Agreement Date and the Due Dates for payment of the Payments Due.
 - agrees to Lombard's Lease Purchase terms.
 - confirms the Customer is duly authorised by other officers and beneficial owners to consent to the searches and use of information in the same way.
 - agrees to Lombard's use of the Customer's information, searches and Data Protection policy.

Customer's Signature



Name

DAVID ALAN CUYAN

Position held

MANAGING DIRECTOR

Date

20/2/15

For Lombard use only

Authorised Signatory



Agreement Date



Demands and Needs Statement

This form must be prepared in duplicate. Both copies must be signed and dated by the customer, and a copy then handed to the customer for retention.

Lombard North Central Plc, Cyan Building, Adwick Park, Manvers, Wath Upon Dearne, Rotherham S63 5AD ("Lombard")

Customer name Mr Carpet Ltd

I confirm I am eligible for the following insurance product(s)

Agreement number P001765147

1. KeyAsset

This product meets the demands and needs of those who wish to protect their business assets against damage and breakdown.

2. GAP / Return to Value (RTV)

This product meets the demands and needs of those who wish to protect themselves from financial shortfall in the event their vehicle is written off by their insurance company due to accident, fire or theft. GAP Financial Shortfall will settle the shortfall between insurance settlement and finance settlement (subject to £7,500 max payout for cars and light commercial vehicles, £15,000 for HGV and PSV). RTV will, for new vehicles, settle the shortfall between insurance settlement and current list price, less any discount, and for used vehicles, the shortfall between the insurance settlement, and the original purchase price (subject to £15,000 max payout).

The features and benefits have been explained, including the main exclusions and limitations, details of which are contained in the policy summary handout.

Lombard North Central Plc does not provide advice or recommendations on insurance products.

The customer is aware of their obligation to provide all material information, and has made a reasoned decision on the basis of the information provided in the policy summary.

The customer is not aware of any other insurance in force that makes this policy unsuitable and is required to inform us of any facts which may affect this insurance. If the customer does not declare these now or does not alert us to facts they become aware of during the period of insurance that may affect the insurance, the policy may be invalid.

The customer will be informed in due course when the insurance contract is concluded and when the insurance cover commences.

The customer is aware that they have a period after the commencement of the policy in which to cancel the contract if they wish to re-consider their decision.

The customer is entitled, at any time, to request information regarding any commission which we may have received from the insurance underwriters as a result of placing your insurance business.

3. Confirmation (Please complete section A or B below).

A. I acknowledge that I have read, understood and agree with the contents of this Demands and Needs Statement and that I wish to purchase the insurance products indicated below (place a tick in the appropriate box).


KeyAsset: Protector Mechanical Protector Electronic Computer Equipment Portable Electronic
 GAP Financial Shortfall Return to Value Biomass

B. I acknowledge that I have read understood and agree with the contents of this Demands and Needs Statement and that I DO NOT wish to apply for any insurance products for which I may be eligible. (Please place a tick in box to confirm).

Name of Lombard representative(s)

Name Ross Holden

Signature of customer



Name DAVID ALAN GUTTER

Date 20/2/15

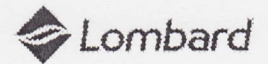


Lombard North Central Plc. Registered in England: No 337004. Registered Office: 135 Bishopsgate, London, EC2M 3UR. Authorised and regulated by the Financial Conduct Authority for consumer credit activities

For Insurance Mediation, Lombard North Central Plc is an appointed representative of The Royal Bank of Scotland plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Payment Authority Form



Agreement number: P001765147

Customer name: Mr Carpet Ltd

1. Payment details

With reference to the above Agreement I/we authorise the following payment(s) to be taken by direct debit.

Deposit / Advance payment £ 4,930.16

Credit Facility Fee £ 125.00

First payment £ 468.21

Subsequent payments due in connection with the Agreement will be collected under the Direct Debit Instruction given overleaf.

2. Confirmation

I understand that the payment(s) will not be debited to my account until a minimum of **10 business days** after the date of signing this form.

If section 1 is completed, please sign here and also sign the Direct Debit instruction overleaf.

Signature of Customer

Name DAVID ALAN CUYVAN
Position held MANAGING DIRECTOR
Date 20/2/15





Instruction to your bank or building society
to pay by Direct Debit



Please fill in the whole form and send it to:

Lombard
PO Box 520
Rotherham
S63 3BR

Service user number

9 9 2 1 0 7

Reference

P001765147

Name and full postal address of your bank or
building society

To: The Manager
National Westminster Bank Plc
Western Av
Chatham Csc
Waterside
ME44RT

Instructions to your bank or building society

Please pay Lombard North Central PLC 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
Lombard North Central PLC and, if so, details will be
passed electronically to my Bank / Building Society.

Name(s) of account holder(s)

Mr Carpet Ltd

Signature(s)

Bank/building society account number

51001837

Branch Sort Code

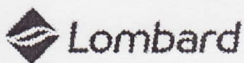
602110

Date

20/2/15

Banks and building societies may not accept Direct Debit instructions for some types of account.

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 Lombard North Central PLC will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Lombard North Central PLC 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 Lombard North Central PLC 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 Lombard North Central PLC 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.



INVOICE 039841



www.mr-carpet.co.uk

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Tooting
LONDON
SW17 0BA
Phone: 020-8879-0485
Fax: 020-8947-5432
Email: warehouse@mr-carpet.co.uk

Lombard North Central Plc
Cyan Building
Plot 1B Adwick Park
WATH UPON DEARNE
S63 5AD

Delivery Address

[Redacted Delivery Address]

Our Order Reference: W12192

Invoice Date: 23-February-2015

Your Reference: None

For works carried out in accordance with the above Order reference. This invoice is subject to our Terms and Conditions contained in the above Order.

| Date | Description | Amount |
|------------|--|------------------|
| 23/02/2015 | Dell PowerEdge R515 II Chassis DWKCG42 30267261074 | 19,720.63 |
| | | <u>19,720.63</u> |

| | | |
|---|---------------------|--------------------------|
| Payments received by 23/02/2015 - £0.00 | Net Invoice value | 16,433.86 |
| | VAT @ 20% | 3,286.77 |
| Balance now due - £19,720.63 | TOTAL Invoice value | <u><u>£19,720.63</u></u> |

Please find our Bank details below and include either our Order Reference or Invoice No. as reference
Bank: NatWest PLC Sort Code: 60-21-10 Account Name: Mr Carpet Ltd Account No.: 51001837