

# V12 Retail Finance Breakdown

Retail Finance gives you the flexibility to buy what you really want, by spreading the cost of your purchase over a repayment period that suits your budget. So that's why V12 Retail Finance Limited work with Secure Trust Bank PLC trading as V12 Retail Finance to offer a range of simple and straightforward finance options: to help you buy the things that matter to you at the time that you want them.

Applications are subject to V12's terms and conditions.

## 7 DAY ADULT (30 YEARS +)

### PAY IN 4 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £540.00        |
| <b>Total Amount Payable</b> | <b>£575.10</b> |
| Initial Payment             | £170.10        |
| Monthly Payment             | £135.00        |
| Number Of Payments          | 4              |
| Admin Fee                   | £35.10         |
| Representative APR          | 35.69%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

### PAY IN 10 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £540.00        |
| <b>Total Amount Payable</b> | <b>£585.90</b> |
| Initial Payment             | £99.90         |
| Monthly Payment             | £54.00         |
| Number Of Payments          | 10             |
| Admin Fee                   | £45.90         |
| Representative APR          | 20.76%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

## 5 DAY ADULT (30 YEARS +)

### PAY IN 4 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £420.00        |
| <b>Total Amount Payable</b> | <b>£447.30</b> |
| Initial Payment             | £132.30        |
| Monthly Payment             | £105.00        |
| Number Of Payments          | 4              |
| Admin Fee                   | £27.30         |
| Representative APR          | 35.69%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

### PAY IN 10 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £420.00        |
| <b>Total Amount Payable</b> | <b>£455.70</b> |
| Initial Payment             | £77.70         |
| Monthly Payment             | £42.00         |
| Number Of Payments          | 10             |
| Admin Fee                   | £35.70         |
| Representative APR          | 20.76%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

## INTERMEDIATE A (18 TO 24 YEARS OLD)

### PAY IN 4 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £288.00        |
| <b>Total Amount Payable</b> | <b>£306.72</b> |
| Initial Payment             | £90.72         |
| Monthly Payment             | £72.00         |
| Number Of Payments          | 4              |
| Admin Fee                   | £18.72         |
| Representative APR          | 35.69%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

### PAY IN 10 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £288.00        |
| <b>Total Amount Payable</b> | <b>£312.48</b> |
| Initial Payment             | £53.28         |
| Monthly Payment             | £28.80         |
| Number Of Payments          | 10             |
| Admin Fee                   | £24.48         |
| Representative APR          | 27.76%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

V12 Retail Finance Limited act as a credit broker and only offers credit products from Secure Trust Bank Plc, the lender, trading as V12 Retail Finance for which they will receive a commission if your application is successful. The amount of commission may vary depending on the product chosen and the amount of credit taken out. V12 Retail Finance Limited Registered in England and Wales 4585692. Authorised and regulated by the Financial Conduct Authority. Registration number: 679653. Registered office: One Arleston Way, Solihull, West Midlands, B90 4LH. Correspondence address: 20 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ Tel: 02920 468900. Secure Trust Bank PLC. Registered in England and Wales 541132. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number: 204550. Registered office: One Arleston Way, Solihull, West Midlands, B90 4LH Tel: 0121 693 9100. Unless authorised in their own right, your Golf Club and BRS Golf are Introducer Appointed Representatives of V12 Retail Finance Limited for the purpose of credit broking. BRS Golf will receive a commission if your application is successful. The amount of commission may vary depending on the product chosen and the amount of credit taken out.



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## INTERMEDIATE B (25 TO 29 YEARS OLD)

### PAY IN 4 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £390.00        |
| <b>Total Amount Payable</b> | <b>£415.35</b> |
| Initial Payment             | £122.85        |
| Monthly Payment             | £97.50         |
| Number Of Payments          | 4              |
| Admin Fee                   | £25.35         |
| Representative APR          | 35.69%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

### PAY IN 10 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £390.00        |
| <b>Total Amount Payable</b> | <b>£423.15</b> |
| Initial Payment             | £72.15         |
| Monthly Payment             | £39.00         |
| Number Of Payments          | 10             |
| Admin Fee                   | £33.15         |
| Representative APR          | 20.76%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

## 7 DAY FAMILY (2 PEOPLE)

### PAY IN 4 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                 |
|-----------------------------|-----------------|
| Loan Amount                 | £960.00         |
| <b>Total Amount Payable</b> | <b>£1012.80</b> |
| Initial Payment             | £292.80         |
| Monthly Payment             | £240            |
| Number Of Payments          | 4               |
| Admin Fee                   | £52.80          |
| Representative APR          | 29.53%          |
| Annual Rate Of Interest     | 0.00% Fixed     |

### PAY IN 10 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                 |
|-----------------------------|-----------------|
| Loan Amount                 | £960            |
| <b>Total Amount Payable</b> | <b>£1026.24</b> |
| Initial Payment             | £162.24         |
| Monthly Payment             | £96.00          |
| Number Of Payments          | 10              |
| Admin Fee                   | £66.24          |
| Representative APR          | 16.47%          |
| Annual Rate Of Interest     | 0.00% Fixed     |

## 5 DAY FAMILY (2 PEOPLE)

### PAY IN 4 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £720           |
| <b>Total Amount Payable</b> | <b>£766.80</b> |
| Initial Payment             | £226.80        |
| Monthly Payment             | £180.00        |
| Number Of Payments          | 4              |
| Admin Fee                   | £46.80         |
| Representative APR          | 35.69%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

### PAY IN 10 WITH AN ARRANGEMENT FEE REPRESENTATIVE EXAMPLE:

|                             |                |
|-----------------------------|----------------|
| Loan Amount                 | £720.00        |
| <b>Total Amount Payable</b> | <b>£781.20</b> |
| Initial Payment             | £133.20        |
| Monthly Payment             | £72.00         |
| Number Of Payments          | 10             |
| Admin Fee                   | £61.20         |
| Representative APR          | 20.76%         |
| Annual Rate Of Interest     | 0.00% Fixed    |

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