FIXED SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Fixed Sum Loan Agreement Between Secure Trust Bank Public Limited Company, trading as V12 Retail Finance, Yorke House, Arleston Way, Solihull, B90 4LH (and including our successors and assigns) ("we" "us") and you, the customer named below

CUSTOMER

Ms. Clare Baskott, 28 Murray Road, Rugby, Warwickshire, CV21 3JN

CREDIT INTERMEDIARY

Name:	Coventry City Football Club Limited
Address:	Leamington Road, Ryton On Dunsmore, Coventry, CV8 3FL
Order number:	24699850 - 16972

FINANCIAL DETAILS

Description of goods/services:	Season Tickets
Total cash price:	£595.00
Deposit:	£0.00
Amount of credit:	£595.00

Arrangement fee:	£56.11
Interest:	£0.00
Total charge for credit:	£56.11
Total amount payable:	£651.11

The arrangement fee is payable with your first monthly payment.

DURATION OF AGREEMENT

8 months from the date we pay the credit to the supplier of the goods/services.

INTEREST

APR: 29.65%

Interest rate: 0.00% per annum applying for the duration of the agreement.

Interest at the interest rate set out above is applied to the Amount of Credit at the outset to calculate the total interest due. The APR is calculated on the assumption that this agreement will continue for its full duration and that you will perform your obligations under the agreement on the agreed dates.

REPAYMENTS

You agree to pay a first monthly payment of £130.49 (includes the £56.11 arrangement fee). Thereafter, you agree to pay 6 monthly payments of £74.38 and a final monthly payment of £74.34.

The date of the first monthly payment will be the later of:
(i) the first working day that is one month after the date of this agreement and
(ii) the first working day that is one month after the date the supplier of the goods/services tells us that they have been delivered to you.

Subsequent monthly payments will be payable on the same day as the first monthly payment in each successive month unless that day is not a working day, in which case the monthly payment will be payable on the next working day. Where your monthly payment would be payable on the 29th, 30th or 31st of the month, your monthly payment will be payable not on that day, but on the first working day of the next month.

Where a monthly payment is payable on the first working day of a month for this reason, all subsequent monthly payments will also be made on the first working day of the month.

RIGHT TO WITHDRAW

You have the right under section 66A of the Consumer Credit Act 1974 to withdraw from this agreement, without giving any reason, before the end of 14 days beginning with the day after the day on which we give you a copy of the executed agreement, that is the agreement which is signed both by you and us. If you wish to withdraw you must give us notice by one of the following methods. Oral notice must be given to us by telephoning us on 02920 468900. Alternatively, if you send notice by email it must be sent to customerservices@v12finance.com or you may post notice to or deliver notice by hand to V12 Retail Finance, 25-26 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. If you do give us notice of withdrawal, you must repay to us the whole of the credit without delay and in any event by no later than 30 days after giving notice of withdrawal. You will also have to pay interest accrued from the date the agreement was made until the date you repay it. If you wish to pay by debit card please telephone us on 02920 468900. If you wish to pay by cheque please send it by first class post to us at V12 Retail Finance, 25-26 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. A failure by you to repay all the monies due to us may result in our notifying credit reference agencies and our taking action against you to recover the amount due from you.

EARLY REPAYMENT

You may make full or partial repayment at any time, by giving oral or written notice to us, in person, by telephone, by post or e-mail to 25-26 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ, on 02920 468900 or at customerservices@v12finance.com and by making the repayment.

If you give us notice that you intend to make full early repayment, we will send you a statement setting out the amount that you should pay, taking into account the statutory rebate to which you are entitled. If you give notice that you intend to make a partial early repayment, you must make the early repayment before the end of the period of 28 days beginning with the day after you give the notice or on or before any later date that you specify when you give the notice. When we have received your partial early repayment we will calculate any statutory rebate to which you are entitled in respect of that repayment. The balance that you owe will be reduced by the amount of your partial early repayment and any statutory rebate. Unless, when making the partial repayment, you specifically ask us to reduce the remaining repayments we will apply it to reduce the duration of the agreement, adjusting only the final repayment if this is necessary.

LINKED CREDIT AGREEMENT

You may have the right to sue the supplier, us or both if you have received unsatisfactory goods paid for under the agreement costing more than £100 and not more than £30,000.

MISSING PAYMENTS

Missing a payment can have severe consequences. You will incur extra charges, your credit record may be affected and you may find it harder to borrow again from us or another lender. We may also take legal action against you and may apply for a charging order over your home.

CHARGES

Various charges will be due under this agreement in the following events. See cause 5(a):

Returned Direct Debit or cheque	£8.00
Collections administration	£12.00, each month your account is overdue (if you are still in arrears after 14 days)

These are separate charges which mean one or both may be incurred in relation to the same monthly payment.

We may also charge you the reasonable costs (including legal fees) incurred by us in enforcing this credit agreement.

BEFORE YOU SIGN THIS AGREEMENT PLEASE READ THE WHOLE AGREEMENT CAREFULLY (including the Terms of Agreement with this document)

TERMS OF AGREEMENT

1. Loan and repayment

We will lend you the Amount of Credit on the date of this agreement (which is the date this agreement is signed for and on behalf of us). We will send the loan amount (Amount of Credit) to the Credit Intermediary (the Retailer) named above, meaning the loan has been paid out. If you pay a Deposit to the Retailer, then the Amount of Credit will equal the Total Cash Price minus the Deposit.

2. Payment by you

a. You must pay the Deposit shown (if any) when, or before, you sign this agreement.
b. You must pay the Arrangement fee shown with your first monthly payment.
c. You agree to pay to us the Total Amount Payable (less any Deposit paid) by the monthly payments and at the times shown.
d. You must make all payments in full and on time. All monthly payments must be paid by Direct Debit from a bank or building society account, and you must complete a Direct Debit instruction authorising your bank or building society to accept debits from us for varying amounts to enable such monthly payments to be paid. If you pay by post, you will be responsible for any payments lost in the post.
e. If there are two or more of you, each of you is liable for all obligations under this agreement, separately on your own and also with any joint customer named on the agreement, even if there is a disagreement between you. The terms of the agreement apply to everyone named on the agreement.

3. Failure to pay monthly payments

If (a) you fail to pay the arrangement fee or any monthly payment on its due date; (b) any information about you which you provided proves incomplete or inaccurate; (c) you die; (d) steps are taken for a bankruptcy order to be made against you; or (e) you take steps to enter into a debt management plan or voluntary arrangement with your creditors, we shall be entitled, after the expiry of proper notice, to demand immediate payment of all amounts you owe under this agreement.

4. Statement of future payments due

You have the right under section 77B of the Consumer Credit Act 1974 to receive, on request and free of charge, at any time throughout the duration of the agreement a statement of future payments due in the form of a table showing (a) the details of each monthly payment owing under the agreement; (b) the date on which each monthly payment is due and the amount and any conditions relating to the payment of the monthly payment; and (c) a breakdown of each monthly payment showing how much comprises: (i) capital repayment; (ii) interest payments; and (iii) if applicable, any other charges.

5. Default interest and other enforcement rights

a. You agree to pay us any charges or costs shown above which may become payable by you, and our reasonable legal costs for enforcing this agreement. Charges or costs mentioned in this clause will be due at the time of the event which gives rise to them and payable at the end of the duration of this agreement (or its earlier termination) and after we have given you at least 7 days' notice of the amount to be debited, which we will collect by Direct Debit.
b. If we choose not to enforce our obligations, our rights under this agreement will not be affected. For instance, if we allow you more time to make a payment this will not affect our legal rights.
c. The credit agreement, its formation, our dealings with you and any disputes or claims relating to our relationship with you and any non-contractual disputes or claims between us and you will be governed by English law. Disputes and claims may be referred to the English courts or the courts in the place where you have your address.

6. Transfer of rights

We may transfer our rights and/or duties under this agreement to any other person without giving you prior notice but this will not affect any rights that you have under this agreement. You may not transfer any of your rights and duties without our prior written permission.

7. Complaints

If you would like to make a complaint about the goods and/or services we are contracted to supply to you, please call our customer services team on 02920 468 900. We will aim to resolve your complaint by the end of three business days after the day of receipt. Some complaints are more complex than others and can take more time to fully investigate. Should you remain dissatisfied with our final response, or you feel the complaint has not been dealt with satisfactorily after eight weeks, you may be eligible to take your complaint to the Financial Ombudsman Service. The Financial Ombudsman can be contacted via their website www.financial-ombudsman.org.uk or on 0800 023 4567 or in writing at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR or by email at complaintinfo@financial-ombudsman.org.uk. If you would like more information about complaints, please call our customer services team.

8. Regulator

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration number 204550).

By signing this agreement you confirm that

- you can afford the monthly instalments;
- you have told us if you are aware of any future circumstances which could affect your ability to pay;
- all information you have provided to us is true and correct; and
- you have received an explanation of certain features of the agreement and have been given an opportunity to ask questions.
- You confirm that, on your signing this agreement, you have received an exact copy of this form of agreement (including the Terms) to keep; and prior to signing the agreement, you received a copy of the “Pre-Contract Credit Information”.

Instruction to your Bank or Building Society to pay by Direct Debit

Bank Name:	NATIONWIDE BUILDING SOCIETY
Bank Address:	PO Box 8888, Nationwide House Swindon, SN38 1NW
Name of Account Holder:	Clare Baskott
Sort Code:	07-10-96
Account Number:	02606810
Originators Identification Number:	441953
Originators Reference Number:	24699850

Please pay V12 Retail Finance 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 V12 Retail Finance and, if so, details will be passed electronically to my Bank/Building Society. By signing this agreement I agree to make payments by Direct Debit from the bank account shown in this section and confirm that I am authorised to do so.

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, V12 Retail Finance will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request V12 Retail Finance 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 V12 Retail Finance 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 V12 Retail Finance 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.

Signed on behalf of Secure Trust Bank PLC trading as V12 Retail Finance

Date of Signature 09 Jul 2026
(This will be the date of the agreement)

ACPhillips

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Customer’s signature:
(Signed electronically)

Date of signature: