



WHAT IS AN UNFAIR RELATIONSHIP CLAIM?

The Consumer Credit Act 1974 ensures borrowers, like yourself, are fairly protected from predatory lending practices. What this means is that where it can be demonstrated that the relationship between you (the debtor) and the lender (the creditor) is unfair then the courts have a wide range of powers available to put the unfairness right.

DID YOU KNOW ABOUT SECRET COMMISSIONS?

Your Lender was paying considerable commissions to your Broker, WITHOUT your knowledge.

The Court of Appeal has ruled that this amounts to bribery.

We can recover these costs for you, which can amount to many thousands of pounds!



THE (CCA) CONSUMER CREDIT ACT 1974 HAS CHANGED

In 2006, changes were made to the law to better protect consumers who enter into credit agreements. One of the changes was the inclusion of an 'Unfair Relationship Test'. This test considers whether the relationship between the debtor and the lender is unfair.

If the Court finds that the relationship is unfair, they have the power to:
Instruct the lender to repay part or all of the sums paid under the agreement back to the borrower; Reducing or discharging any sum payable by the borrower

Set aside any duty imposed on the borrower i.e. write off the loan

Alter the terms of the agreement or any related agreement.

KNOW YOUR RIGHTS. CALL 0800 298 9511

If you have taken a loan with any of these lenders within the last 15 years, then you too could be entitled to a reimbursement:

Blackhorse

First Plus

Picture Financial

Swift Advances

Prestige/Sheldon &

Stern/Melbourne Mortgages

GE Money

I Group

OCWEN

GE Money

First National

Advantage Home Loans

Kensington Personal Loans

Southern Pacific Personal
Loans

London Personal Loans

Money Partners

Central Trust

Norton Home Loans

Ocean finance

(Marlborough home loans)

Blemain Finance

Nemo Personal Loans

Spring Finance