

Credit Application for Goldfish Card

Card Design

Card Type Goldfish
Card Design [REDACTED]
Source Code [REDACTED]

About You

Title [REDACTED]
Gender [REDACTED]
First Name [REDACTED]
Last Name [REDACTED]

Prev Title [REDACTED]
Prev First Name [REDACTED]
Prev Last Name [REDACTED]

Date of Birth [REDACTED]

Additional Cardholder

Title [REDACTED]
Gender [REDACTED]
First Name [REDACTED]
Last Name [REDACTED]
Date of Birth [REDACTED]

Your Current Address

Resid Status Homeowner
Flat Number [REDACTED]
House Name [REDACTED]
House Number [REDACTED]
Postcode [REDACTED]

Employment

Employment status [REDACTED]
Employer name [REDACTED]
Building name [REDACTED]
Building number [REDACTED]
Postcode [REDACTED]
Street name [REDACTED]
Town [REDACTED]
Date employed [REDACTED]
Business phone [REDACTED]
Indiv annual income [REDACTED]
Spouse/partner annual income [REDACTED]

Bank details

Sort code [REDACTED]
Bank name [REDACTED]
Account Number [REDACTED]
Date acct opened [REDACTED]

Balance Transfers

Card issuer [REDACTED]
Card type [REDACTED]
Card number [REDACTED]
Amount [REDACTED]
Card issuer [REDACTED]
Card type [REDACTED]

Street Name
Town
County

[Redacted]

Date Moved In

[Redacted]

Previous Address

Flat Number
House Name
House Number
Postcode
Street Name
Town
County

[Redacted]

Date Moved In

Contact Details

Home phone
Mobile phone
Email address

[Redacted]

Card type
Card number
Amount

Card issuer
Card type
Card number
Amount

Card issuer
Card type
Card number
Amount

Additional Information

Payment Protection
Card Protection
Memorable word
Marketing Opt-out

[Redacted]

Morgan Stanley Staff
VIP

[Redacted]

Car

Credit Agreement and Digital Signature

CREDIT CARD AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

This is a Credit Agreement between us, Goldfish Bank Limited, PO Box 3488, Glasgow G88 9YU and you, the person who made this Agreement.

Key Financial Information

Credit Limit

A We will set your Credit Limit and Cash Credit Limit from time to time and tell you what they are.

Repayments

B Each month you must pay on or before the Payment Date, which is determined on the basis below, at least the minimum payment shown on your statement. This will be the greater of £5 or 2% of the Statement Balance (rounded up to the nearest £), or if the Statement Balance is less than £5 the minimum payment will be the Statement Balance. Your first monthly statement will be produced within one month of opening the Account.

Up to 31 August 2007, your Payment Date will be about 21 days after the statement date and will be shown on your statement.

From 1 September 2007, if you ask us to collect your Statement Balance by direct debit in full each month your Payment Date will be 15 days after the statement date. In all other circumstances we will determine your Payment Date (normally it will be 28 days after the statement date) from time to time and tell you what it is in your statement. If your Payment Date changes we will tell you at least 30 days before the change takes effect, unless you ask us to collect your Statement Balance in full by direct debit in which case the change will take effect from the following statement.

APR

% APR (variable).

C 17.9

Other Financial Information

Total Charge for Credit

D On Purchases £ 138.44, being interest only on an example £1500 repaid over one year.

Interest Rates

E If you paid your last Statement Balance in full and on time, we will not charge you interest on any Purchases shown on your current statement if you pay your current Statement Balance in full and on time. Otherwise interest is charged on Purchases (and in every case on Balance Transfers, Cash Advances and Credit Charges) from the Transaction Date until you have paid the amount you owe us in full (see also Condition 3 of the Card Conditions). We charge interest on Account Cheques from the date the Account Cheque is given to us for payment and on any other amounts payable under this Agreement from the date on which such amounts are charged to the Account until you have paid the amount you owe us in full. The rates of interest apply to variable for Purchases, Cash Advances and Balance Transfers not subject to promotional rate offers. Subject to Condition 6.3, we will charge interest at the following annual rates and apply it monthly to your Account.

5.1 Our standard rates are:

26.9% p.a. (variable) for Cash Withdrawals; and

17.9% p.a. (variable) for all other Transactions

(excluding Balance Transfers within condition 5.2) and amounts

available to you under this Agreement

Allocation of payments

F We will apply payments we receive in the following order:

1. First, to the Special Transaction Balance (being balances to which promotional rates apply) and where parts of that balance attract different interest rates, to the part with the lowest or lower rate of interest first;

2. Next to the Standard Balance (being the amount owed on the Account not including, Balance Transfers made during the introductory period, the Cash Advance Balance or Special Transaction Balance);

3. Finally, to the Cash Advance Balance.

In all cases, we apply your payments to items billed on your current statement before items which have not yet appeared on a statement (See Condition 3.5 of the Card Conditions for full details of payment allocation).

G In working out the APR we have not taken into account any charges which we may make to the interest rates, the funding fee or any other charges which we may introduce or vary at any time by giving you notice under Condition 17.

Changes to this Agreement (see also Condition 17 of the Card Conditions)

H. We may from time to time change what we will charge you under this Agreement. We may do this to take account of market conditions, changes in the cost of providing this service to you, changes or predicted changes in legal or other requirements affecting us, to reflect the cost of any system or product development or for any other good reason.

Key Information

Other charges

I. We will charge you:

• £12 each month you do not make the minimum payment by the Payment Date

• £12 each time a cheque, direct debit or other item is returned unpaid;

• £12 each month you go over your Credit Limit.

We will charge you for any other losses or reasonable costs we incur if you break this Agreement. We will charge a handling fee for Cash Advances (but not for those Cash Advances which are Cash Substitutes). We will also charge a handling fee on Balance Transfers if you make a request for a Balance Transfer during any introductory promotional period set out in Condition E. We may charge other handling fees for Balance Transfers, Extended Balance Transfers or Account Cheques and we may make an administrative charge if you make a payment other than by direct debit. We may make a charge for other administrative services you may request. We will tell you before we do this. See Conditions 2, 4, 2 and 10 of the Card Conditions. We will charge an annual fee for the Card (see Condition 7).

5.2 Our current rates for Promotional Transactions are: 3.9% p.a. for Balance Transfers made by 01/11/2007 for 36 months after the Transaction date.

If you make a Promotional Transaction, the relevant standard rate will apply if you break this agreement (see condition 9.7) otherwise the promotional rate (and other terms) will continue until the end of the promotional period. After this the relevant standard rate will apply. We will put a message in your statement to remind you when the introductory promotional period ends.

MISSING PAYMENTS

Missing payments could have severe consequences and make obtaining credit more difficult.

IMPORTANT – READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, the bank cannot enforce this agreement without getting a court order.

The Act also gives you a number of rights:

- 1) You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement.
- 2) If you receive unsatisfactory goods or services paid for under this agreement, apart from any bought with a cash loan, you may have a right to sue the supplier, the bank or both.
- 3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the bank.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

THEFT, LOSS OR MISUSE OF THE CREDIT CARD

If your Goldfish Card is lost, stolen or misused by someone without your permission, you may have to pay up to £0 of any loss to the bank. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable to the bank for losses which take place after you have told the bank about the theft etc, as long as you confirm this in writing within seven days.

YOUR RIGHT TO CANCEL

You have a right to cancel this agreement. You can do this by sending or taking WRITTEN notice of cancellation to Goldfish Bank Limited, P.O. Box 3556, Glasgow G68 5YT. You have 14 days starting with the day after you receive this notice. You can use the form provided if you cancel this agreement you, the debtor, will still have to repay any money lent to you. Any money you have paid, less any charges you may have to pay, must be returned to you. If you repay all sums due within one month of cancellation then you will not have to pay interest or other charges.

Any goods which you already have under the agreement, apart from any purchased out of a cash loan, will have to be returned. Such goods should not be used and should be kept safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request.

You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example, in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.

Confirmations

Confirmation of PPP	No
Confirmation of CPP	No
Credit Agreement Acknowledgement	Yes

Digital Signature and Authentication

Digital Signature
Mother's maiden name
Question 1
Answer 1
Question 2
Answer 2

Submission Date