

Important Notice

1pm (UK) Limited is a finance company, which seeks to assist start-up and small businesses in the various stages of development. It means, therefore, that we approach requests for finance with as much understanding and flexibility as possible; we also like to keep in close contact with our clients as their business develops.

Sometimes our customers may experience problems that affect their ability to pay our rentals. If this ever applies to you *please call us immediately* to see if we might be able to work with you to resolve the problem.

If payments are not received when they fall due you will find that our staff will make contact with you within a few days of the due date.

If the debt becomes more protracted (and no other arrangement had been agreed with you) a swift and efficient collection and legal system would be activated. Within a short period of time this would lead to repossession of our goods and our pursuing the claim through the Courts for any balance outstanding.

In this event interest would be charged (under the Late Payment of Commercial Debts [Interest] Act 1998 and Late Payment of Commercial Debts Regulations 2002) and there would be Agents' fees added to the claim as well as the Court fees.

- you must read the terms and conditions on the back of your Hire Agreement carefully
- it is essential that you contact us as if ever you think there might be a problem meeting a payment
- adverse credit information registered against you could severely impair your ability to secure business or private finance in the future and even affect the credit rating of other members of your household

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