



## Pre-Contract Credit Information

Call 03333 043 222 or email [disability.access@vodafone.co.uk](mailto:disability.access@vodafone.co.uk) for a large print, braille, audio CD or dyslexia friendly version of this document.

### 1. Contact details

Creditor.	Vodafone Limited registered in England with company registration number 1471587 (“Vodafone”)
Address.	Vodafone House, The Connection, Newbury, Berkshire RG14 2FN
Telephone number(s).	191 from your Vodafone mobile or 0333 3040 191 from a UK landline or other mobile (standard call charges apply)
Web address.	<a href="http://www.vodafone.co.uk">www.vodafone.co.uk</a>

### 2. Key features of the credit product

The type of credit.	Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974.
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£<XX.XX>
How and when credit would be provided.	<p>We will provide the credit stated in the loan agreement (“<b>Device Plan</b>” also known as your “Phone, Watch or Tablet Plan”) by applying the total amount of credit in payment or partial payment of the cash price of the goods shown below.</p> <p>We will do this when you have (a) signed the Device Plan and the pay monthly airtime agreement under which Vodafone provides you with mobile telecommunications services (“<b>Airtime Plan</b>”); or (b) (if later) such time as the goods are supplied to you by us.</p>
The duration of the credit agreement.	The Device Plan is made on the date that it is signed by both you and us and will continue until the date which falls <X> months from the date on which the first repayment is due, provided you make all your repayments on time.
Repayments.	<p>You must make the following repayments: [£&lt;X&gt; for &lt;X&gt; months and a final payment of £&lt;X&gt; at month &lt;X&gt; Or £&lt;X&gt; for &lt;X&gt; months]</p>



	The first monthly repayment will be payable on a date set by us or agreed between you and us, with subsequent repayments payable on the same day in each month afterwards.
The total amount you will have to pay.  This means the amount you have borrowed plus interest and other costs.	£<XX.XX>
The proposed credit will be granted in the form of a deferred payment for goods or service.  Description of goods/services/land (as applicable).  Cash price (inc. VAT).	The proposed credit will be granted in the form of deferred payment for the goods specified below. The provision of credit will also be provided with the services under the Airtime Plan which you must enter into with us in order to obtain the credit.  Device Name: <Device Name> ("Equipment")  £<XX.XX>

### 3. Costs of the credit

The rates of interest which apply to the credit agreement.	<0%> per annum
Annual Percentage Rate of Charge (APR).  This is the total cost expressed as an annual percentage of the total amount of credit.  The APR is there to help you compare different offers.	<0%> APR
<b>Related costs</b>	
Costs in the case of late payments.	We will not charge you for any late or missed payments.
Consequences of missing payments.	Missing payments could have severe consequences. If you do not make your repayments on the scheduled repayment dates, we may terminate the Device Plan after sending you any notice we are required to send and you will then be required to repay the outstanding balance under the Device Plan in full. If you fail to pay the balance, it could result in legal proceedings being issued against you to recover what you owe under the Device Plan. We may also use a debt collection agency to recover payment from you.



	<p>We may report any missed payments to credit reference agencies which could affect your credit records and may make it more difficult for you to obtain credit in the future.</p> <p>In certain circumstances, such as where we receive your instructions to do so or we reasonably suspect fraud, we may disable the Equipment. We may also take action against you under the terms of your Airtime Plan such as suspending some or all of the services provided under the Airtime Plan or ending the Airtime Plan (i.e. barring or disconnecting your airtime services).</p>
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#### 4. Other important legal aspects

Right of withdrawal.	<p>You have the right to withdraw from the Device Plan without giving any reason by notifying us before the end of fourteen (14) days beginning with the day after: (a) the day on which the Device Plan is made; (b) the day on which you receive a copy of your Device Plan which has been signed by you and us; or (c) the day on which you receive your Equipment (whichever is later) ("<b>Withdrawal Period</b>"). If you withdraw from your Device Plan we will treat the Device Plan as if it had never been entered into. You must tell us if you want to withdraw by calling 191 from your Vodafone mobile or 0333 3040 191 from a UK landline or mobile (standard call charges apply).</p> <p>If you withdraw from the Device Plan during the Withdrawal Period and wish to keep your Equipment, you will have to repay to Vodafone the amount of credit (as shown in your Device Plan) provided to finance the purchase of the Equipment. You must do so without delay and no later than 30 calendar days after the date on which you told us you wanted to withdraw. No interest will be payable on the amount of credit advanced.</p> <p>Please note, if you do not want to keep the Equipment and want to return it to us within the Withdrawal Period, you must (a) exercise your right to cancel your order under the Equipment terms in your Airtime Plan, (b) take reasonable care of the Equipment and (c) return it in accordance with our Returns Policy (available at <a href="http://www.vodafone.co.uk/returns">www.vodafone.co.uk/returns</a>). If we reject your return of the Equipment (in accordance with the terms of our Returns Policy) you will have to repay to Vodafone the amount of credit provided to finance the purchase of your Equipment.</p>
Early repayment.	<p>You have a right to repay this Device Plan early in full or in part at any time by giving us notice.</p>
Consultation with a Credit Reference Agency.	<p>If we decide not to proceed with a prospective Device Plan on the basis of information obtained from a credit reference agency, we will tell you that this is the reason why we will not</p>



	be proceeding with your application. We will provide you with the contact details of the relevant credit reference agency.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of your draft Device Plan free of charge, unless we have already decided that at the time of the request we do not want to proceed to the conclusion of your Device Plan.
The period of time during which the creditor is bound by the pre-contractual information	This Pre-Contract Credit Information is valid from the date you receive this document until the earlier of: (a) 6pm on the date that any promotion relating to the cost of the Equipment ends; and (b) 72 hours from the date you receive this document. After this, our pricing may change and you may be provided with a new Pre-Contract Credit Information before concluding the loan agreement.

#### 5. Additional information in the case of distance marketing of financial services

<b>(a) concerning the creditor</b>	
Registration number.	Vodafone Limited registered in England with company registration number 1471587 is authorised and regulated by the Financial Conduct Authority under firm reference number 712210.
The supervisory authority.	The Financial Conduct Authority.
<b>(b) concerning the credit agreement</b>	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	The laws of England and Wales.
The law applicable to the credit agreement and/or the competent court.	The laws of England and Wales have been the basis for the establishment of relations with you prior to conclusion of the Device Plan and will govern the terms of the Device Plan. Any disputes will be subject to the non-exclusive jurisdiction of the English and Welsh courts.
Language to be used in connection with the credit agreement.	The Device Plan is in the English language; and we will communicate with you in English during the term of the Device Plan.
<b>(c) concerning redress</b>	
Access to out-of-court complaint and redress mechanism.	If you need to speak to us or have a complaint, please contact us on: <b>Phone:</b> 191 from your Vodafone mobile or 0333 3040 191 from a UK landline or other mobile (standard call charges apply); or <b>Post:</b> Vodafone House, The Connection, Newbury, Berkshire RG14 2FN; or <b>Website:</b> <a href="http://www.vodafone.co.uk/complaints">www.vodafone.co.uk/complaints</a>



	<p>If we can't fix your issue, you may:</p> <p>(i) ask that the matter is referred to an independent ombudsman under our Customer Complaints Code available on our website or by contacting us or visiting <a href="http://www.vodafone.co.uk/complaints">www.vodafone.co.uk/complaints</a>; or</p> <p>(ii) If we are unable to resolve any complaint to your satisfaction, you will have a right to complain to the Financial Ombudsman Service, Exchange Tower, London E14 9SR by telephone on 0800 023 4567 or by email to <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>. Website address: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>.</p> <p>If it is privacy related, please see <a href="http://www.vodafone.co.uk/privacy">www.vodafone.co.uk/privacy</a> or you can contact us at <a href="mailto:data.protection@vodafone.co.uk">data.protection@vodafone.co.uk</a></p>
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