

Personal Loan and Guarantor Loan Tariff of Fees and Charges (Effective May 2018)

Returned Payment Fee.....**£25.00**

Charged when a cheque, Direct Debit, or any other form of payment or electronic payment is returned unpaid. This fee will be charged for each instance of returned payment and will be added to the Loan Account.

Document Copies**£15.00**

All documentation relating to your loan can be downloaded by logging into your account through the Step One Finance web site. Should you require a printed copy of any document to be posted to you, there will be an administration charge per document. This fee must be paid prior to work being undertaken.

Other Fees

You will also be liable for our other reasonable costs and expenses for recovering the sums you owe us under your loan Agreement, for example, our legal costs and court fees and any payments we make to a third-party collection agency. Additionally, there may also be a charge for any other third-party costs we incur in relation to the administration of your loan. Fees, costs and expenses will include VAT, where applicable.

For any additional charges payable under your loan Agreement please refer to the Terms & Conditions in your Agreement.

During the course of your loan Agreement the charges set out in this section may change from time to time to reflect changes to us in the cost of these services. We will provide you with any notice of such changes in accordance with the Conditions of your loan Agreement.

Please note that we may ask for certain charges to be paid in advance of the service being undertaken. All Charges that are added to your loan account may accrue interest.

How to Pay

If you wish to make a payment for any additional charges we can accept payment by Debit Card (Visa, Delta, Solo, Electron & Maestro) or Credit Card (Visa, MasterCard).