

smile Loan Account Tariff

If you pay off your loan early you are entitled to a rebate and we are entitled to be compensated for our administration and set up costs by postponing your settlement date by 1 month. This is in accordance with the Consumer Credit Act 1974 and the Consumer Credit (Early Settlement) Regulations 2004.

Legal Info

Written quotations are available on request from **smile** at P.O. Box 600, Delf House, Skelmersdale, WN8 6GF. Credit facilities are subject to status and not available to anyone under 21 years of age. The Co-operative Bank p.l.c. reserves the right to decline any application. Interest rates and APRs on loans are fixed for the term of the loan.