

PRE-CONTRACT CREDIT INFORMATION

Creditor: Asto Digital Limited
 Address: 2 Triton Square, Regent's Place, London NW1 3AN
 Email: help@asto.io
 Telephone: 0808 164 4277
 Website: asto.io

Credit Intermediary: If you were referred to us via a credit introducer, your credit intermediary will be:
 Name: eBay International AG
 Address: Helvetiastraße 15-17, 3005 Bern, Switzerland
 Website: www.ebay.co.uk

The type of credit	A business loan comprising a 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.	£<AMOUNT OF CREDIT>
How and when credit would be provided	The loan should be transferred to your nominated account shortly after you have agreed to the terms of the agreement.
The duration of the credit agreement	<AGREEMENT DURATION> months from the date of the agreement.
Repayments	Monthly repayments of £<£ MONTHLY REPAYMENTS> except the last repayment, which will be £<LAST PAYMENT>.
The total amount you will have to pay. This means the amount you have borrowed plus interest and any costs.	£<TOTAL AMOUNT PAYABLE>

3. Costs of the credit

The rates of interest which apply to the credit agreement	<INTEREST RATE (PER ANNUM)>% per annum (fixed)
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.	The APR is <INTEREST RATE (APR)>%

Related costs	
Any other costs deriving from the credit agreement	There are no arrangement fees or early repayment fees. You may be responsible for our reasonable legal and other costs and expenses for enforcing our rights under this agreement.
Conditions under which the above charges can be changed	We may change the amount of any fee or charge referred to in the agreement for any of the reasons set out in condition 3 of the Business Capital Terms and Conditions. We will give 30 days prior notice by email if fees or charges increase.
Costs in the case of late payments	There is a £15 fee for any late or missed payments. You will not pay interest on late payment fees, but interest will continue to accrue on the outstanding principal sum on a daily basis at the above interest rate.
Consequences of missing payments	Missing payments could have severe consequences, including the possibility of legal proceedings being brought against you and may result in Credit Reference Agencies being notified, which could make obtaining credit more difficult. We may terminate the agreement and you may also have to pay the unpaid balance of the Total Amount Payable early. If we do take legal proceedings against you, we may apply to enforce any judgment that is made in a number of ways, including getting a charging order against your home.

Right of withdrawal	You have a right to withdraw from this agreement for a period of 14 days without giving us a reason. Your right to withdraw will begin on the day following the date this agreement is made and end on the expiry of the 14 th day following this day. If you withdraw from this agreement you must repay the Amount of Credit you received into your nominated account to us without delay and in any event no later than 30 calendar days of notifying us of your withdrawal. You must repay the Amount of Credit to our account through your Asto account or by bank transfer. If you wish to withdraw from this agreement, please contact us via email us at help@asto.io or speak to us on 0808 164 4277.
Early repayment	You have the right to repay this loan early either in full or in part at any time. If you wish to do so, please contact us on the above number.
Consultation with a Credit Reference Agency	We will inform you promptly and without charge if we decline your credit application on the basis of information obtained from a credit reference agency. We will provide you with details of the agency used including its address and telephone number.
Right to a draft credit agreement	You have the right to request a copy of the draft credit agreement free of charge. We do not need to provide this to you if we do not intend to proceed with the agreement. You can also access a copy of the draft credit agreement through our website at https://asto.io
The period of time during which the creditor is bound by the pre-contractual information	This information is valid as of the date of your proposal in our digital application process.

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

(a) concerning the creditor

Registration number	FCA Firm Reference Number: 798694 Company Registration Number: 11124336
The supervisory authority	The Financial Conduct Authority is the supervisory authority of consumer credit agreements.

(b) concerning the credit agreement

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	English law.
The law applicable to the credit agreement and/or the competent court	English law.
Language to be used in connection with your agreement	The information, terms and all communications under this agreement shall be in English.

(c) concerning redress

Access to out-of-court complaint and redress mechanism	If you have a complaint, please email help@asto.io , telephone us on 0808 164 4277 or write to: Complaints, Asto Digital Limited, PO Box 76263, London, SW17 1GY. If we are unable to resolve any complaint you may have with us after contacting our complaints team, you may contact the Financial Ombudsman Service. Their address is Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567. Their website is: www.financial-ombudsman.org.uk .
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