

### Money Village Life Plan – Client Agreement

**This agreement is made between Us and You. Please ensure that You have read all parts of the agreement and the accompanying Terms & Conditions, which form the basis of the contract, before signing below as You will be legally bound by this Agreement by signing it.**

Name 1 (Print).....	Name 2 (Print).....
Address.....	
Reference.....	

<b>Initial Fee £.....</b> <b>To be paid in .....</b> <b>Installments of £.....</b> The Initial Fee is 3 times your monthly disposable income (with a minimum of £299) and is payable to Money Village to cover the cost of setting up your Lifeplan. This includes undertaking the initial assessment of your financial position, carrying out a fact find of your income and expenditure, preparing your Statement of Affairs, contacting your creditors and providing them with a copy of your Statement of Affairs and Offers of Repayment.
<b>Monthly Management Fee</b> <input type="checkbox"/> <b>£30 (1-4 debts within the plan)</b> <input type="checkbox"/> <b>£35 (more than 4 debts within the plan)</b> The Monthly Management Fee is to cover the cost of administering payments to creditors, dealing with queries from them and providing a dedicated Personal Advisor to yourself.
A full breakdown of the fees to be paid will be provided under separate cover, once the initial assessment of your application has been completed and we have received confirmed balances from your creditors. This will include an estimate of the duration of your plan, together with the total amount of fees to be paid over the duration.

	Client	Advisor
The advisor explained to me the different solutions available prior to the fact find.		
The advisor performed a fact find and noted down all of my income and expenses, and took details of the debts that are to be included within the plan. The advisor explained that the following debts could not be included: Secured loans Current Council Tax or utility arrears Inland Revenue overpayments Debts that have already had a County Court Judgement against them		
The advisor explained to me that there is a fee for the solutions recommended to me		
The advisor explained that I have a right to cancel within 14 days		
The advisor explained that a Debt Management Plan is an informal arrangement with my Creditors, and that there is no guarantee that Creditors will agree to freeze interest and other charges, or stop contacting me, and that a Debt Management Plan may increase the length of the debt repayment period.		
The advisor explained that entering into a Debt Management Plan may result in Creditors notifying Credit Reference Bureau of this fact.		
The advisor explained that I am not applying for a loan and I confirm that I will not apply for further credit (other than monthly installment credit for household expenses like motor and home insurance policies).		

**Client 1 Signature**.....                      **(Date)**.....  
**Client 2 Signature**.....                      **(Date)**.....  
**Advisor Signature**.....                      **(Date)**.....