



Telephone 0800 085 1759\*  
Customer Services: Monday to Friday 9am to 5pm  
Due to the current Coronavirus pandemic we have temporarily revised our opening hours  
Visit: [www.santanderconsumer.co.uk](http://www.santanderconsumer.co.uk)  
Write: Santander Consumer Finance,  
Santander House, 86 Station Road,  
Redhill, Surrey RH1 1SR  
\* Calls from UK landlines and mobiles are free.

31500/00009 3 289 P13 S3  
Mr Stewart McInnes  
67 McLean Cres  
Whitburn  
Bathgate  
West Lothian  
EH47 Ost

28th May, 2024.

Dear Mr Stewart McInnes

Finance Agreement Number: 100-2102-19832-72  
Vehicle Registration: SB21YZR  
Outstanding balance: £113.86  
Less rebate of charges: £0.00  
Settlement figure: £113.86

The figures provided above have been calculated taking into account all transactions up to and including 20/05/2024. It is assumed any payments or cheques already received will not be recalled and will be honoured. The rebate calculation is based on a Settlement Date of 21/07/2024.

In terms of how your settlement figure is calculated we adhere to all relevant legislation, specifically:

1. The rebate shown has been calculated under the rules laid out in the Consumer Credit (Early Settlement) Regulations 2004 and is based on the assumption that early settlement takes place on the Settlement Date. It also assumes that payment will be received by us no later than the Settlement Date. If no rebate is shown, there is no entitlement to a rebate under Section 95 of the Consumer Credit Act 1974 or under your agreement. You can, if you wish, pay us the settlement figure before the Settlement Date.

2. The Settlement Date has been calculated in accordance with Regulation 3 of the Consumer Credit (Settlement Information) Regulations 1983.

3. You can obtain general information about the operation of the Consumer Credit Act 1974 and its regulations from the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. Advice may also be obtained from your local Trading Standards Department or nearest Citizens Advice Bureau.

Be aware that if settlement is made through a third party, such as a motor dealer, you will remain liable for the full sum due until the payment has cleared. Once paid, ownership of the goods initially passes to you and not to any third party.

P.T.O.

Santander Consumer Finance, Santander House, 86 Station Road, Redhill, Surrey RH1 1SR.

Santander Consumer (UK) plc trading as Santander Consumer Finance. Registered Office: Santander House, 86 Station Road, Redhill, Surrey RH1 1SR. Registered in England number 2248870. Santander Consumer (UK) plc is authorised and regulated by the Financial Conduct Authority in respect of agreements regulated by the Consumer Credit Act 1974 and for general insurance mediation activity. Our Firm Reference Number is 444327. Calls may be recorded or monitored. Santander Consumer Finance and the Flame logo are registered trademarks.