

(CREDIT REPAIR)

# Order Form

FULL NAME

ADDRESS

POST CODE

TELEPHONE (MOBILE IF APPLICABLE)

SERVICE REQUIRED - ITEM NO.

WRITTEN DESCRIPTION

FEE

I ENCLOSE A CHEQUE/POSTAL ORDER/DIRECT BANK/CARD PAYMENT FOR

CUSTOMER SIGNATURE

PAYMENT BY CREDIT CARD

- Mastercard  Amex  Electron  
 Solo  Visa  Switch/Maestro

Start date  /

Expiry date  /

Card number

Issue number  Security number (Last 3 numbers on signature strip)

CARDHOLDER'S SIGNATURE

WHERE DID YOU SEE OUR ADVERT?



Cut off & mail to Turner Little Limited, Regency House, Westminster Place, York Business Park, York YO26 6RW  
Or fax to 01904 783404



CALL  
01904 783101

FAX  
01904 783404

EMAIL  
enquiries@turnerlittle.com

ONLINE  
www.turnerlittle.com

TURNER LITTLE LIMITED  
Regency House  
Westminster Place  
York Business Park  
York  
YO26 6RW

Order online at [www.turnerlittle.com](http://www.turnerlittle.com)

### Customer comments

*"I am really impressed with the services you have provided so far and will not hesitate to recommend your company in the future".*

### REPRESENTATIVE OFFICES

UK • Delaware • Belize • Hong Kong  
Dominica • British Virgin Islands • Cyprus



## Broken Credit Rating?



Get it fixed today  
for a less painful tomorrow

Credit Repair

# Credit Repair

## Have you ever been refused credit?

You are not alone! Across the UK each year millions of people attempt to obtain loans, credit cards, store cards, mortgages, mobile phones, cars and are turned down.

## The reason – a poor credit rating

If you have adverse information on your credit file such as:

- County Court Judgements (paid or unpaid)
- Defaults (paid or unpaid)
- Family adverse credit
- Blacklisting
- Bad payment history
- Incorrect information
- Credit searches
- Fraudulent applications
- Out of date information
- Repossessions

You will be given a bad credit rating and will almost certainly be refused further credit.

If you do not clear or amend the negative information held on your file this situation will continue.

Repeated applications for credit will only serve to worsen the position for you as all sizeable institutions will run credit checks on you before granting credit.

These searches will register on your credit file and their mere presence will affect your credit worthiness adversely.

Any kind of bad credit information, including CCJ's and defaults remain on the credit files for a MINIMUM OF 6 YEARS regardless of whether the debt has been paid off or not.

Other members of your family at the same address with adverse history may affect your credit file. Your address may be blacklisted for credit through no fault of your own thus preventing you from obtaining credit.

Out of date information on your file or incorrect information may prevent you from obtaining credit.

## What can Turner Little do for you?

We take prompt and effective action to remove or amend harmful information held on your file by the credit reference agencies in cases where information has been incorrectly recorded or the matter to which the information relates has been discharged.

## What does the credit repair process entail?

### Stage 1

We will obtain a copy of your credit file held by the major credit reference agencies.

### Stage 2

We will carry out an analysis of your credit file and let you have a detailed EASY TO UNDERSTAND analysis which will identify the negative entries on your file which are causing or likely to cause you a problem in obtaining credit.

### Stage 3

We will discuss with you the specific negative items identified in Stage 2 so that we can establish what action can be taken to remove or amend those damaging items. At this stage we will tell you precisely what can and also what cannot be done to improve your credit file. We will not be able to remove information that has been properly recorded or where the matter is undischarged.

### Stage 4

We proceed to take the action agreed as a consequence of our discussions in stage 3.

### Stage 5

We provide you with a detailed copy and analysis of your 'Repaired' credit file together with a full explanation of its contents.

## What are the costs?

The initial cost covering Stages 1, 2 and 3 is £85.00 plus VAT.

The cost of carrying out Stage 4 is calculated at the rate of £19.00 + VAT per item for all items amended or removed up to a maximum of 8 items.

If there are more than eight items the cost for this stage is capped at 8 charges (ie 8 x £19 + VAT).

The capping of charges does not include linked addresses requiring individual searches or fraud related entries.

Stage 5 is provided FREE of CHARGE.

From this you can see that the normal maximum cost which you can incur is £237.00 + VAT with the minimum cost being £85.00 (assuming that no further addresses require searching or fraud related entries require attention).

The initial cost of £85.00 + VAT is not refundable unless you subsequently cancel your order (see below).

## How long does it take?

The initial process (Stages 1 to 3) can usually be completed within 10 days. Stage 4 can take anywhere from two to six weeks depending upon complexity. Stage 5 takes 10 days from completion of Stage 4).

## What is the next step?

Complete the confidential application form overleaf and send it to the address shown together with the fee of £85.00 + VAT

### Your rights to cancel

Once we have received your order and payment we will send you written confirmation that there is an agreement between us and you will have certain rights to cancel the agreement between us within 7 working days of the date of our written confirmation.

If you want us to start our Credit Repair Service within that 7 working day period, your cancellation rights will lapse. If you do not tick the box to indicate that you want us to start work for you immediately, we will wait 7 working days before we start.