



Fast, effective
point-of-sale credit
for ActSmart
subscribers



Black Horse Limited
St William House
Tresillian Terrace
Cardiff CF10 5BH

Black Horse Ltd Registered Office: 25 Gresham Street
London EC2V 7HN

Registered Number 661204 England and Wales

Authorised and regulated by the Financial Services Authority
for Insurance Mediation

Part of the Lloyds TSB Group

ACFB/0608

in association with



An easy option for you and your customers



Whatever product your customer has their heart set on, Black Horse makes it possible for them to take it away. We've created an exclusive finance package for ActSmart subscribers, enabling you to offer your customers flexible payment options to boost your sales.

We don't want the finance to be a struggle which is why our online authorisation system me2u dramatically speeds up the time it takes to process a credit application, usually your customer will be notified within minutes if their application has been approved. Me2u runs within your existing hardware and is very easy to install

– all you need is internet access. **(Please note that me2u users will receive the preferential rate structure detailed below)**

We have created a step by step guide to take you through the four simple stages of me2u installation. Visit our website at www.poscredit4u.co.uk and view our 'abc of me2u' today and see just how easy online authorisation can be.

The terms set out below are exclusive to ActSmart subscribers, so to get on track with a name your customers know and trust, complete the form opposite and fax it back to us straight away.

Interest Free – minimum advance £150

	Gold				Bronze			
	Me2u Rates		Non Me2u Rates		Me2u Rates		Non Me2u Rates	
	Minimum Subsidy Charge	(Subsidy)	Minimum Subsidy Charge	(Subsidy)	Minimum Subsidy Charge	(Subsidy)	Minimum Subsidy Charge	(Subsidy)
6 months	£15.00	5.41%	£15.00	6.11%	£15.00	5.84%	£15.00	6.58%
9 months	£22.00	5.99%	£22.00	6.76%	£22.00	6.40%	£22.00	7.17%
10 months	£22.00	6.64%	£22.00	7.46%	£22.00	6.95%	£22.00	7.77%
12 months	£22.00	6.90%	£22.00	7.82%	£22.00	7.45%	£22.00	8.39%
18 months	£22.00	8.52%	£22.00	9.45%	£22.00	9.27%	£22.00	10.19%
24 months	£22.00	10.33%	£22.00	11.26%	£22.00	11.22%	£22.00	12.14%
36 months	£22.00	15.83%	£22.00	16.77%	£22.00	16.23%	£22.00	17.15%

Low Rate Part Subsidised – minimum advance £150

	Gold				Bronze			
	Me2u Rates		Non Me2u Rates		Me2u Rates		Non Me2u Rates	
	APR	(Subsidy)	APR	(Subsidy)	APR	(Subsidy)	APR	(Subsidy)
12 months	9.90%	4.21%	9.90%	4.78%	9.90%	5.96%	9.90%	6.53%
24 months	9.90%	4.21%	9.90%	4.78%	9.90%	5.96%	9.90%	6.53%
36 months	9.90%	4.21%	9.90%	4.78%	9.90%	5.96%	9.90%	6.53%

Interest Bearing – minimum advance £150

	Gold				Bronze			
	Me2u Rates		Non Me2u Rates		Me2u Rates		Non Me2u Rates	
	APR	Commission	APR	Commission	APR	(Subsidy)	APR	(Subsidy)
12 months	19.90%	0.51%	19.90%	(0.06%)**	19.90%	0.97%	19.90%	1.31%
24 months	19.90%	2.38%	19.90%	1.82%	19.90%	1.30%	19.90%	1.54%
36 months	19.90%	2.97%	19.90%	2.4%	19.90%	0.14%	19.90%	1.87%

Interest Bearing – minimum advance £150

	Gold				Bronze			
	Me2u Rates		Non Me2u Rates		Me2u Rates		Non Me2u Rates	
	APR	Commission	APR	Commission	APR	Commission	APR	Commission
12 months	23.90%	1.08%	23.90%	0.51%	23.90%	0.14%	23.90%	(0.43%)**
24 months	23.90%	3.58%	23.90%	3.02%	23.90%	3.08%	23.90%	2.52%
36 months	23.90%	5.43%	23.90%	4.86%	23.90%	3.90%	23.90%	3.33%

Deferred Interest Bearing – minimum advance £150

	Gold				Bronze			
	Me2u Rates		Non Me2u Rates		Me2u Rates		Non Me2u Rates	
	APR	(Subsidy)	APR	(Subsidy)	APR	(Subsidy)	APR	(Subsidy)
36 months	28.90%	2.95%	28.90%	3.52%	28.90%	3.48%	28.90%	4.05%

• All rates quoted assume customer repayment by direct debit - all other methods add 2% subsidy.
 ** Please note this figure is a subsidy.

A Valid Consumer Credit Licence is required before offering consumer credit

ActSmart Fax Back Application Form



Please provide EACH of the following:

- A copy of your current consumer credit licence plus any variations
- Letterhead or Invoice which you issue to customer
- Latest accounts to include Profit & Loss and Balance Sheet. (For new start companies where accounts are unavailable, please supply an opening statement of affairs.)
- Full store listing (trading name, address, telephone, fax and contact details)

Please note that incomplete applications will lead to a delay in processing

Business Details

Company Name Contact Name
 Trading Name Position
 Head Office Address Email Address
 Current Annual Credit Turnover £
 Year Established
 VAT No.
 No. of stores
 Postcode
 Telephone No. Please include an additional sheet detailing store addresses,
 Fax No. telephone numbers, managers name and names of sales staff.
 How long have you been an ActSmart subscriber?

Sole Trader or Partnership - Please complete this section

Current home address Previous address if less than 3 years

 Postcode Postcode
If applicable: Business Partners/Director details (if more than 2, please list on separate sheet)
 Name Name
 Position Position
 Home address Home address

 Postcode Postcode

Limited Company - Please complete this section

Company Registration No.
 Registered Office Address

Company bank details (please complete in ALL cases so that payments can be made by BACS)

Bank Account Name
 Account Number Sort code

Please fax the completed form together with ALL the required paperwork to 0870 609 1278

Alternatively, post to **Black Horse Retail Finance (3rd Floor), St William House, Tresillian Terrace, Cardiff, CF10 5BH. Tel 029 2029 8902**

We confirm that in applying to offer Black Horse financial products through *the above named* retailer, the principals of the company, give their consent to your making such searches and enquiries about them from time to time as you may consider appropriate.

The signatories must include at least two persons who in the case of corporate entities are either directors or a company secretary, or in the case of partnerships, are partners who have authority to bind all partners. Sole traders must sign in their own right.

Declaration I confirm that all the above details are correct

Signed _____ Print Name _____
 (Proprietor / Partner / Director / Company Secretary)

Signed _____ Print Name _____
 (Proprietor / Partner / Director / Company Secretary)