

Costs

Do you have a credit card, unsecured loan or store card? Would you like to have its balance written off?



We do charge for our services to help you clear your debts, but it may not be as much as you think.

These costs to you (the client) include an **'Instruction Fee'** (payable at the first meeting) and a **'Conditional Fee'** (which becomes due when your first credit card or loan is cleared).

These fees are explained in more detail on our FAQ page, but they do relate to the number of cards and loans you want to clear and how many applicants there are.

Essentially, for each applicant, the costs are as follows:

- **£450 for the first card or unsecured loan (and to join Credit Issues)**
- **£150 for each additional card or unsecured loan**
- **£1,000 - A Conditional Fee payable when first card or unsecured loan is cleared**

The only other costs you will incur will be a nominal £10 fee (payable to each card or loan provider) to obtain a copy of your card or loan agreement, plus a £1 fee (also payable to each card or loan provider) to cover the Data Protection Act (so that we can access your information). So that's £11 for each agreement.

And that's it! - You pay nothing else!

Let's look at some examples, and see how the costs could be made up...

Situation One

Two applicants - with (say) 4 credit cards, 1 store card and 2 unsecured loans –
with a total debt of £60,000

- **Initial Instruction Fee: £1,650 – (2 x £450 + 5 x £150)**
- **Final Payment (Conditional Fee) for two applicants: £2,000**

Total cost to you - £3,650 - Plus £77 to access and obtain copies of your agreements.

But wiping out – anything up to £60,000 of debt!

“Would that be worth it?”

Situation Two

One applicant - with (say) 3 credit cards, 1 store card and just 1 unsecured loan –
with a total debt of £30,000

- **Initial Instruction Fee: £1,050 – (£450 + 4 x £150)**
- **Final Payment (Conditional Fee): £1,000**

Total cost to you - £2,050 - Plus £55 to access and obtain copies of your agreements.

But wiping out – anything up to £30,000 of debt!

“Wouldn't that be worth it?”

Situation Three

One applicant - with (say) just 3 credit cards – **with a total debt of £15,000**

- **Initial Instruction Fee: £750 – (£450 + 2 x £150)**
- **Final Payment (Conditional Fee): £1,000**

Total cost to you - £1,750 - Plus £33 to access and obtain copies of your agreements.

But wiping out – anything up to £15,000 of debt!

“Wouldn’t that be worth it?”

Situation Four

How about a more extreme case, for two applicants with (say) 12 cards and loans - **with £100,000 of debt between them!**

- **Initial Instruction Fee: £2,400 – (2 x £450 + 10 x £150)**
- **Final Payment (Conditional Fee) for two applicants: £2,000**

Total cost to you - £4,400 - Plus £132 to access and obtain copies of your agreements.

But wiping out – anything up to £100,000 of debt!

“Now that would be worth it, wouldn’t it!!!”

As you can see, we can help you to substantially reduce your indebtedness.

Our goal is to have the total outstanding debt wiped off for you, or at the very least substantially reduced, and in doing so make your life a whole lot easier.

“Wouldn’t that be a nice feeling?”

Call us to see how we can help. If we can we will.

Credit Issues Ltd specialise in consumer credit agreements therefore ensuring the best possible assessments.

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