

CreditCardKiller®

Dear Seller,

We take great pleasure to inform you of our market leading 'New Almost Instant Service'. After listening to what consumers require Credit Card Killer has launched this service which better meets the needs of our clients.

This service is now available and you will be invited to sell your agreement to us. Providing that each debt is below £25,000 and taken out before April 2007, we will be able to help. Please note we only accept applications for agreements with an outstanding minimum balance of £1,000.

Once your agreement* has been accepted, documents returned and fees paid; your debt will be legally assigned/sold to 'Momentum Network'/Credit Card Killer. This 'Debt Assignment Service' means you will have no further liability or right of claims to any recoverable monies or charges under the agreement and all rights will pass to us. The benefit to you is that the debt becomes our problem, for us to solve.

*Agreements are subject to acceptance

What costs are incurred?

Each debt – Administration Fee

Plus a Debt Transfer Fee of:

10% of debt amount upfront or

20% of debt amount if more than one payment is made 'contact us for full details'

- All debts are subject to acceptance and £1 payment is not sent to formalise sale until approved

Credit Cards, Unsecured Loans, Overdrafts, Car Loans

If you have any of the above debts you would like to sell to us, the transfer of the debt will be complete once:

1. We have received our Administration and Transfer Fee
2. We have received your appropriately signed documents including a complete Consumer Credit Request.

3. Audited and accepted your agreement
4. We send you a letter confirming the Transfer is complete.

If you have a copy of the original agreement, please send this to us.

We are sure that you will be pleased with our 'New Almost Instant Service' as you will be 'debt free' the Transfer Confirmation letter is received.

Please visit our website for more details regarding our services.

Regards

Credit Card Killer

www.creditcardkiller.co.uk



This is what you need to do – Read This First

Documents Enclosed:-

1. Letter of Acceptance of Sale/Assignment : Momentum Copy

Fill out all details on front page. Sign, date, enter name & address on 2nd page in the space for 'Assignor'. **Then return to us.**

2. Letter of Acceptance of Sale/Assignment : Seller's Copy

Fill out all details on front page. Sign, date, enter name & address on 2nd page in the space for 'Assignor'. **And Keep.**

3. Example – Notice of Cancellation of Contract

Address to your lender, fill in today's date. Fill in your name, address, account No. relating to the agreement. Print name, sign and date. **Then return to us.**

4. Example - Credit Reference Agency Letter

Address to Credit Reference Agency of your choice from the address list. Fill in details where appropriate. **And send to Credit Reference Agency (once we have confirmed the transfer of the debt to us is complete)**

5. Lender Contact Journal

Please keep a running log of lender contact after transfer of debt -Fill in where appropriate and return

6. Consumer Credit Request Form and Authority

Please fill in the appropriate details. **Then return to us.**

7. Questionnaire

Please fill in the appropriate details. **Then return to us.**

8. Payment log

Please fill in the amount of fee paid and state for which debt it relates to. **Then return to us.**

AND

Account Statements

Please send your latest statement or any statement you have regarding the debt you wish to transfer to us

How to Pay

Please contact us on 0845 224 5019 with the final outstanding balance of your debt in order for us to calculate the transfer fee that is required.

You can pay our Administration and Transfer Fees by:

- **Credit / Debit Card** – using the ‘Pay Now’ button of the Make a Sale page of our website.
- **Direct Payment into our Bank Account:-**

Bank Name: Barclays Bank plc **Account Name:** Momentum Network Ltd
Account Number: 20072583 **Sort Code:** 20-84-13

- **By Cheque** – Made payable to ‘Momentum Network Ltd’

If you are paying the Administration Fee (£350) and Transfer Fee @ 10% of the outstanding balance of the debt upfront - please forward payment and documents to us.

If you are not paying the Transfer fee upfront Please forward our Administration Fee (£350) and documents. An additional 10% is added to the Transfer fee of 10% for spread payment under a payment plan. This will be through Credit Card Killer Debt Management Plan – administered by Matrix PLC who will contact you.

The sale of your debt to us will be completed when you have received a letter confirming the transfer is complete.

Please return any documentation to:-

Credit Card Killer
2nd Floor
Baskerville House
Centenary Square
Birmingham
B1 2ND

CreditCardKiller®

Fact Find

1. Are you paying the:	
<input type="checkbox"/> Admin and Transfer fees @ 10% upfront?	
<input type="checkbox"/> Admin and Spread Payment?	
2. Have you ever made a claim on the account, including refund of charges? (How much, When etc)	
3. Have you been asked to sign a new agreement by the lender?	
4. Do you have a mortgage? Or Are you a homeowner?	
5. Are you in a Debt Management Plan? -If so who with?	
6. Has your agreement currently or about to be issued with a default notice?	
7. Have you ever paid any money to a Debt Collection Agency regarding this debt? If so, who to? How much? Documents attached if available? Yes / No	
8. Has there been any Court Action on the case? Yes / No	
9. Are there any pending or actual Bankruptcy, IVA, Debt Management orders or County Court proceedings against you? Yes / No	
Loans, Overdrafts and unsecured Car Loans:	
10. What was the original amount of the loan?	
11. How many Payments have you made?	
12. What are your monthly payments?	
13. Using this information, what is your outstanding balance?	
14. Have you received the £1 for your debt from your Debt Consultant? Yes / No	
Seller's Contact Details	
Name:	
Address:	
E-mail address:	
Telephone: (Home)	(Mobile)
Sign:	Date:

Letter of Acceptance of Sale/Assignment: Sellers Copy

Assignee/Purchaser: Momentum Network Limited (“the Purchaser”)

2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND

Assignor/Seller: (“Seller”)

Address:

Lender:

Address of Lender:

Account Number:

Type of Debt:

Date taken out:

Total amount of Debt: (“the debt”)

1. The Seller hereby absolutely, unconditionally and irrevocably assign/sell to the Purchaser all rights, title, interest, remedies, causes of and other rights in action or benefits which we may have against any party related to or connected to the debt and or the consumer credit agreement pursuant to the debt, including but not limited to the owner of the debt or their legal assignee and/or legal representatives.
2. The Seller hereby confirms that the Purchaser has authority to use the Seller’s personal details to the extent necessary effectively to exercise all or any such rights, remedies and causes of action, and that they will provide the Purchaser with any assistance they may reasonably require when exercising such rights, remedies and causes of action, subject to the Purchaser indemnifying the Seller against liability for costs, charges and expenses arising out of and/or in connection with any proceedings which they may take on their behalf in the exercise of such rights, remedies and causes of action,
3. The Seller hereby warrants that the Purchaser has the right to receive all proceeds which may become payable in respect of the debt and which is assigned to the Purchaser, and such proceeds will become payable to the Purchaser free of any set-off or counter claim.
4. The Seller warrants that the debt was taken out before 1st April 2007, that there are no impending or actual bankruptcy or IVA orders, County Court proceedings against the agreement and that the original balance and/or debt incurred amounted to £25,000.00 or less and if any information

Letter of Acceptance of Sale/Assignment: Sellers Copy

provided by the Seller is not in accordance with these requirements whether falsely or not will lead to the immediate annulment of this assignment/sale and the Seller will indemnify the Purchaser against liability for costs, charges and expenses arising out of and/or in connection with the annulment. The Seller also warrants to pay the whole of our fees in full including those fees owed to us under any Debt Management Plan. The Purchaser retains the right to reassign the debt to the Seller without cost, query or consequence to the Purchaser in respect of any breach of this clause.

5. Following completion, the Seller agrees to co-operate with the Purchaser in relation to any queries, claims or disputes raised by the Lender in relation to the debt.
6. The Seller shall make a comprehensive record of any contact made by the Lender after this date hereof and forward a copy of this record to the Purchaser at least on a weekly basis.
7. Save in connection with any judicial proceedings, the Seller will not, without prior written consent of the Purchaser, disclose to third parties any information received or obtained in connection with the performance of its obligations under this Assignment.
8. The Seller consents to information concerning this Assignment can be used in any announcement, press release, statement or disclosure or other publicity.
9. The Purchaser retains the right to assign/sale the debt to a third party on any terms they deem fit without cost or query to the Seller.
10. The Seller consents to the Purchaser or his agent may make contact to introduce other services or products selected which may be or benefit or interest.
11. The Transfer of the debt from the Seller to the Purchaser is not completed until the Seller receives the confirmation letter from the Purchaser.

Momentum Networks copy contains both signatures.

By Recorded Delivery

Name of lender:

Address of lender:

Date:

Your Name:

Address:

Notice of Cancellation of Contract

Account Number –

Dear Customer Services Manager,

I am writing to inform you that Notice is hereby being given that I/we cancel our contract above. I/We am terminating my agreement with immediate effect.

From this day forward I am no longer responsible to you for the above debt. Momentum Network Ltd, 2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND is now responsible for the account.

Cancellation of said contract is not to be treated as having the effect of breaching the agreement as a whole.

Thank you for your co-operation in this matter.

Yours sincerely

Name:

Signature:

Date:



2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND

Consumer Credit Request Form and Authority

Lender _____

Our Client(s) Name(s): _____

Our Client(s) Address: _____

Account No: _____

Dear Sirs

Our client's authority is below and we have enclosed a cheque for **£1**.

We are making a request on behalf of our client, pursuant to **s.77/78/79 of the Consumer Credit Act 1974**. Please send correspondence to Credit Card Killer, 2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND.

Authority

I/we hereby give authorisation and expressed permission for Credit Card Killer to correspond with you on my/our behalf in respect of all formal negotiations with reference to the improper execution and subsequent invalidity of my credit agreement. This authority is to remain in force unless cancelled in writing. Please update my/our account accordingly.

You have my/our express authority to deal with Credit Card Killer and I/we insist that your dealing with them is equivalent to dealing with me/us in person. I/we give permission for you to pass account information, including my personal information to them. All correspondence in respect of this matter should be sent directly to Credit Card Killer at the address above.

SIGNATURE		SIGNATURE	
DATE		DATE	

Payment Log

Account No.	Balance	Admin Fee	Transfer Fee	Payment Method (Paypal/Cheque/Bank Transfer)

If more than one payment method is used per debt please detail above

Seven days allowed for clearance of cheque before the start of the transfer process.

Use the debt Account No. and Name as reference on any payments.

For Credit Cards Only - If fees paid on the card you are selling, then multiply the total Fee (as calculated above) by 10/9.

A	B	C	D	E	F
Debt	Admin Fee	10% Fee		Calculation	Cards New Balance
£1k	£350	£100	£450	£450 x 10/9 = £500	£1500
		A x 10%	B + C	D x 10/9	A + E

Total fee payable is £500

Seller's Name.....

Debt Consultant's Name.....

CreditCardKiller®

Lender Contact Journal

Name: _____ Address: _____

Please make a record of any contact that the lender makes with you regarding our debt whether by telephone, (or leaving a voice message), letter, e-mail or personal visit.

	Date	Name of Lender	Method of Contact	Name of Contact Person	Details of the Contact Made
1.	Thurs 1 st Jan 2009	Lender Ltd	Phone - Letter - Doorstep	Mrs N. Other	10 th call today, very distressing, did not listen to what I had to say.
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

I declare that the information recorded above is a true record of contact. Sign _____ Date _____

Please send to Credit Card Killer 2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND

Credit Reference Agency

Dear Sirs

**Lender
Account no.**

I am writing under section 159(1) of the Consumer Credit Act 1974.

Please note that Notice of Assignment/Sale has been given to the above Lender confirming that I have assigned/sold my debt in the above account to Momentum Network Ltd, 2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND on date

Please remove all details of the entry relating to this debt in my file as it is no longer applicable.

I look forward to receiving your reply within 28 days with confirmation that my file has been updated accordingly.

Yours faithfully,

(You can order your credit file from the companies below.)
A £2 Statutory Fee is applicable.

Experian Ltd Consumer Help Service PO Box 8000 Nottingham NG80 7WF Tel: 0870 241 6212 www.experian.co.uk	Equifax plc Credit File Advice Centre PO Box 1140 Bradford BD1 5US Tel: 0870 010 0583 www.equifax.co.uk	Callcredit plc Consumer Services Team PO Box 491 Leeds LS1 5XX Tel: 0870 060 1414 www.callcredit.plc.uk
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*Please note – This letter should be sent to the credit reference agencies once we have confirmed the transfer of your debt is complete.

Letter of Acceptance of Sale/Assignment: Momentum Copy

Assignee/Purchaser: Momentum Network Limited (“the Purchaser”)

Assignor/Seller: (“Seller”)

Address:

Lender:

Address of Lender:

Account Number:

Type of Debt:

Date taken out:

Total amount of Debt: (“the debt”)

1. The Seller hereby absolutely, unconditionally and irrevocably assign/sell to the Purchaser all rights, title, interest, remedies, causes of and other rights in action or benefits which we may have against any party related to or connected to the debt and or the consumer credit agreement pursuant to the debt, including but not limited to the owner of the debt or their legal assignee and/or legal representatives.
2. The Seller hereby confirms that the Purchaser has authority to use the Seller’s personal details to the extent necessary effectively to exercise all or any such rights, remedies and causes of action, and that they will provide the Purchaser with any assistance they may reasonably require when exercising such rights, remedies and causes of action, subject to the Purchaser indemnifying the Seller against liability for costs, charges and expenses arising out of and/or in connection with any proceedings which they may take on their behalf in the exercise of such rights, remedies and causes of action,
3. The Seller hereby warrants that the Purchaser has the right to receive all proceeds which may become payable in respect of the debt and which is assigned to the Purchaser, and such proceeds will become payable to the Purchaser free of any set-off or counter claim.
4. The Seller warrants that the debt was taken out before 1st April 2007, that there are no impending or actual bankruptcy or IVA orders, County Court proceedings against the agreement and that the original balance and/or debt incurred amounted to £25,000.00 or less and if any information provided by the Seller is not in accordance with these requirements

Letter of Acceptance of Sale/Assignment: Momentum Copy

whether falsely or not will lead to the immediate annulment of this assignment/sale and the Seller will indemnify the Purchaser against liability for costs, charges and expenses arising out of and/or in connection with the annulment. The Seller also warrants to pay the whole of our fees in full including those fees owed to us under any Debt Management Plan. The Purchaser retains the right to reassign the debt to the Seller without cost, query or consequence to the Purchaser in respect of any breach of this clause.

5. Following completion, the Seller agrees to co-operate with the Purchaser in relation to any queries, claims or disputes raised by the Lender in relation to the debt.
6. The Seller shall make a comprehensive record of any contact made by the Lender after this date hereof and forward a copy of this record to the Purchaser at least on a weekly basis.
7. Save in connection with any judicial proceedings, the Seller will not, without prior written consent of the Purchaser, disclose to third parties any information received or obtained in connection with the performance of its obligations under this Assignment.
8. The Seller consents to information concerning this Assignment can be used in any announcement, press release, statement or disclosure or other publicity.
9. The Purchaser retains the right to assign/sale the debt to a third party on any terms they deem fit without cost or query to the Seller.
10. The Seller consents to the Purchaser or his agent may make contact to introduce other services or products selected which may be or benefit or interest.
11. The Transfer of the debt from the Seller to the Purchaser is not completed until the Seller receives the confirmation letter from the Purchaser.

Signature of or for and on behalf of Assignor:

Date:

Full Name:

Address:

Signature of Assignee (Momentum Network Ltd):

Address: 2nd Floor, Baskerville House, Centenary Square, Birmingham B1 2ND

Date: