

Hitachi Capital

Ref: Welc26(A)
17 June 2009

Mr Paul Lisewski
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40 Gledstanes Road
LONDON
W14 9HU

Hitachi Capital Consumer Finance

2, Apex View,
Leeds
West Yorkshire LS11 9BH

Tel: 0844 375 5500
Fax: 0844 375 5491

Web: www.hcforyou.co.uk

Dear Mr Lisewski,

Hitachi Capital is pleased to meet you... now we invite you to meet us.

Your Agreement number: 022485415

I'd like to thank you for using Hitachi Capital to help buy your recent purchase from Optical Express. (If you have not yet received your goods or if you have rejected the goods at delivery, then please ring us immediately on 0844 375 5500).

You're invited to enter our great Free Prize Draw.

To welcome you to Hitachi Capital, we would like to offer you the chance to win £300 of bonusbond gift vouchers. Bonusbond gift vouchers can be spent at over 25,000 places within the UK from high street shops to days out. Just visit our website www.hcforyou.co.uk for more information and to enter.

Are your agreement details correct?

Firstly, please check the details of your agreement. If anything is incorrect, visit our website www.hcforyou.co.uk/myaccount or call our Customer Services Team on **0844 375 5500** and quote your **Agreement Number: 022485415**. Lines are open Monday to Friday 8:45am – 7:30pm, Saturday 8:45am – 12pm.

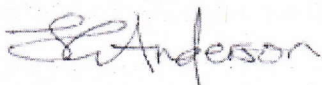
<p>Last 4 Digits of Bank Account Number: XXXX4195 Bank Sort Code: 20-81-21 Monthly Payment Amount: 234.00 Number of Monthly Payments: 10 Start Date for Payments: 15/07/2009 (subsequent monthly payments are due on the same date of each following month).</p>
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Please refer to the reverse of this letter for information on how to make additional payments or a settlement payment to your account.

Your account details are protected by the Data Protection Act, so we can only discuss your account with you. We will not discuss details of your account with any other person, even your spouse, partner or relative, unless you first give us your express permission to do so. This is to ensure that the personal details about you that we hold remain secure at all times.

Thank you again for financing your purchase through Hitachi Capital. We look forward to helping you now and in the future.

Yours sincerely,



Joe Anderson
Head of Operations

PS take advantage of our great range of RAC-inspected cars right now at wholesale prices. Just visit www.hcforyou.com/shopping/cars today. Our range is updated regularly so look now to find the car you want.

Account Information

Contact Details

If you have any queries regarding your account please telephone us on 0844 375 5500 or visit our website at www.hcforyou.co.uk/myaccount

Alternatively you may write to us, quoting your agreement number, at Hitachi Capital Consumer Finance, 2 Apex View, Leeds, West Yorkshire LS11 9BH

Opening Hours

Monday-Thursday
Friday
Saturday

Customer Services

8.45 am - 7.30 pm
8.45 am - 7.30 pm
8.45 am - 12.00 noon

Collections

8.00 am - 8.00 pm
8.00 am - 5.00 pm
8.00 am - 12.30 pm

Settling Your Agreement Early

You can, if you wish, pay off everything you owe us in full at any time. Please ask for a settlement quotation. This will tell you the amount that you will have to pay us, which may be reduced by a rebate calculated having regard to the Consumer Credit (Early Settlement) Regulations 2004. Once your agreement is fully paid you should contact your bank to cancel the Direct Debit instruction.

Making Additional Payments

You may make additional payments to your account. Where this payment places your account in credit by more than the monthly repayment amount we will not collect your Direct Debit until such time as the credit runs down to an amount which is less than the monthly repayment amount.

How to Pay

By Internet or Telephone Banking - you can make payment to us from your internet or telephone bank account by paying to Sort Code: 40-23-26 Account Number: 91411012. For the payment to reach us, you must provide your **agreement number** which can be found overleaf. Please allow five working days for the payment to reach us.

By Direct Debit - telephone our Customer Services Team on 0844 375 5500.

By Credit Card - you can make payment to us by using our automated service. Please telephone us on 0844 375 5500. Payments by credit card will be subject to a charge of 2.5% of the amount of the payment.

By Debit Card - you can make payment to us by using our automated service. Please telephone us on 0844 375 5500.

By Cheque - send payment to Hitachi Capital Consumer Finance, 2 Apex View, Leeds, West Yorkshire LS11 9BH. Please make cheques payable to **Hitachi Capital** and write your **agreement number** (see overleaf) on the back of the cheque. To allow for payment processing, we ask that you send your cheque at least 10 days before the payment is due.

Tariff of Charges

Description

Recalled Direct Debit
Returned or Recalled Cheques or credit/debit card payments
Letters sent to you as a result of a breach of your credit agreement
Telephone call in respect of Late Payment
Default Notice
Transfer of your account from Collections to Debt Recovery
Tracing your address if you have moved without telling us
Change your method of payment from Direct Debit to Payment Book
Administration charge for appointing an agent to visit you

Charge

£32 per occurrence
£30 per occurrence
£25 per letter
£10 per call
£50 per notice
£50
£40 per occurrence
£25
£85 per visit

Use of your information

Unless you have asked us previously to remove your details from our marketing database, we may pass your personal information/details to members of our group of companies, or business partners, affiliates or other third parties and to anyone who introduced you to us, who may use it to inform you by letter or telephone or email about their products or services (which may not be financially related). Should you wish to remove your details from our marketing database, please write to us at Hitachi Capital Consumer Finance, 2 Apex View, Leeds, West Yorkshire LS11 9BH

Complaints Procedures

Hitachi Capital Consumer Finance operates its internal complaints-handling procedure in line with the rules and guidance of the Financial Ombudsman Service (FOS). We will provide you with a copy of our complaint-handling procedure on request.

We value your feedback in helping us to improve our service to you. If you are dissatisfied with our service you should in the first instance contact us by one of the methods below:

- Telephone us on 0844 375 5500
- Write to us at: Hitachi Capital Consumer Finance, 2 Apex View, Leeds, West Yorkshire LS11 9BH
- Visit our website at www.hcforyou.co.uk/myaccount

To help us deal with your complaint quickly, please provide us with your agreement number (shown overleaf). We will acknowledge receipt of your complaint within five working days of receipt and provide you with our complaint-handling procedure. If we need to investigate your complaint further to respond fully, we will tell you and will keep you regularly updated. We will within 4 weeks provide you with a full response or explain to you why our investigation is ongoing. If we have not been able to provide you with a final response within 8 weeks, or if you are dissatisfied with our final response, you can refer your complaint to the Finance and Leasing Association or the Financial Ombudsman Service. We will give you their details and a copy of Financial Ombudsman Service explanatory leaflet, in the final response letter.

We will provide you with a copy of our complaint-handling procedure on request.

We are a member of the Finance and Leasing Association (FLA) and subscribe to its Lending Code. A copy of the FLA Lending Code is available to you on request.