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DECLARATION FOR EXEMPTION RELATING TO BUSINESS

(Articles 60C and 60O of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001)

I am/We are* entering this agreement wholly or predominantly for the purposes of a business carried on by me/us* or intended to be carried on by me/us*.

I/We* understand that I/we* will not have the benefit of the protection and remedies that would be available to me/us* under the Financial Services and Markets Act 2000 and Consumer Credit Act 1974 if this Agreement were a regulated agreement under the act.

I/We* understand that this declaration does not affect the powers of the Court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit Agreement where it determines that the relationship between the Lender and the Borrower is unfair to the Borrower.**

I am/We* are aware that if I am/we* are in any doubt as to the consequences of the Agreement not being regulated by the Consumer Credit Act 1974 I/we* should seek independent legal advice.

Name of Borrower	Name of Borrower
Signature	Signature
Date	Date

- * Delete as appropriate.
- ** This section should be omitted in the case of consumer hire agreement.

Lowry Capital Limited
REGISTERED NO. 6019197

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Call: 0161 499 7912