

SCHEDULE 2

Regulation 2(2)

INFORMATION IN HIRE ADVERTISEMENTS

PART I

maximum information that may be contained in simple hire advertisements in whole or in part

Name

1. The name of the advertiser.

Logo

2. A logo of his, of his associate and of his trade association.

Address

3. A postal address of his.

Telephone number

4. A telephone number of his.

Occupation

5. An occupation of his or a statement of the general nature of his occupation.

Other information

6. Any other information other than—
 - (a) information that a person is willing to enter into an agreement for the bailment of goods by him; or
 - (b) the cash price, or other price, of any goods.

PART II

maximum information to be contained in intermediate hire advertisements

Compulsory information

Name and address or telephone number

1. The name of the advertiser and a postal address or telephone number of his (or a freephone number) except—
 - (a) in the case of advertisements in any form on the premises of a dealer or owner (not being advertisements in writing which customers are intended to take away);
 - (b) in the case of advertisements which include the name and address of a dealer; and

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- (c) in the case of advertisements which include the name of a credit-broker and a postal address or telephone number of his (or a freephone number).

Nature of transaction

- 2. A statement indicating that the transaction advertised is the bailment of goods.

Security

- 3. A statement that any security is or may be required, and where the security comprises or may comprise a mortgage or charge on the hirer’s home a statement in the following form:—

“YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A HIRE AGREEMENT SECURED BY A MORTGAGE OR OTHER SECURITY ON YOUR HOME.”.

Insurance

- 4. A statement of any contract of insurance required, not being a contract of insurance against the risk of loss or damage to goods or any risk relating to the use of the goods.

Deposit of money in an account

- 5. A statement of any requirement to place on deposit any sum of money in any account with any person.

Credit-broker’s fee

- 6. In the case of an advertisement published for the purposes of a business of credit brokerage carried on by any person, the amount of any fee payable by the hirer or an associate of his to a credit-broker or a statement of the method of its calculation.

Information about terms of business

- 7. Either a statement that individuals may obtain on request a quotation in writing about the terms on which the advertiser is prepared to do business or a statement that individuals may obtain on request a document containing no less information than a full hire advertisement about the terms on which the advertiser is prepared to do business.

Optional information

- 8. Any other information, except that no information may be shown indicating that a person is willing to enter into an agreement for the bailment of goods by him other than as follows:—

Logo

- (a) a logo of his, of his associate and of his trade association;

Occupation

- (b) an occupation of his or a statement of the general nature of his occupation;

Restricted offers of hire facilities to class or group of persons

- (c) in the case of any hire facilities being available only to, or on terms which are applicable only to, persons who fall within any class or group, a statement of that fact identifying that class or group;

Nature of security not affecting hirer's home

- (d) the nature of any security required where this does not comprise a mortgage or charge on the hirer's home;

Advance payment

- (e) a statement as to whether an advance payment is required and if so the amount or minimum amount of the payment expressed as a sum of money or as a percentage;

Duration of hire

- (f) in a case where goods are to be bailed under an agreement for a fixed period or a maximum or minimum period, a statement indicating that this is the case and the duration of that period; and

Name and address or telephone number of owner

- (g) in the case of an advertisement to which paragraph 1(c) above applies, the name of the owner and a postal address or telephone number of his (or a freephone number).

PART III

minimum information to be contained in full hire advertisement

Name and address

1. The name and a postal address of the advertiser except—
 - (a) in the case of advertisements in any form on the premises of a dealer or owner (not being advertisements in writing which customers are intended to take away);
 - (b) in the case of advertisements which include the name and address of a dealer; and
 - (c) in the case of advertisements which include the name and a postal address of a credit-broker.

Nature of transaction

2. A statement indicating that the transaction advertised is the bailment of goods.

Security

3. A statement that any security is or may be required, and where the security comprises or may comprise a mortgage or charge on the hirer's home a statement in the following form:—

“YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A HIRE AGREEMENT SECURED BY A MORTGAGE OR OTHER SECURITY ON YOUR HOME.”.

Insurance

4. A statement of any contract of insurance required, not being a contract of insurance against the risk of loss or damage to the goods or any risk relating to the use of the goods.

Deposit of money in an account

5. A statement of any requirement to place on deposit any sum of money in any account with any person.

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Credit-broker's fee

6. In the case of an advertisement published for the purposes of a business of credit brokerage carried on by any person, the amount of any fee payable by the hirer or an associate of his to a credit-broker or a statement of the method of its calculation.

Quotation

7. A statement that individuals may obtain on request a quotation in writing about the terms on which the advertiser is prepared to do business.

Restricted offers of hire facilities to class or group of persons

8. In the case of any hire facilities being available only to, or on terms which are applicable only to, persons who fall within any class or group, a statement of that fact identifying that class or group.

Nature of security not affecting hirer's home

9. The nature of any security required where this does not comprise a mortgage or charge on the hirer's home.

Frequency, number and amount of advance payments

10. A statement of the frequency and number of any advance payments required and of the amount or minimum amount expressed as a sum of money or as a percentage or a statement indicating the manner in which the amount will be determined.

Duration of hire

1. In a case where goods are to be bailed under an agreement for a fixed period or a maximum or minimum period, a statement indicating that this is the case and the duration of that period.

Frequency and amount of hire payments

12. The frequency and amount of each hire payment stating if it be the case that it is a minimum amount and, in the case where the amount of any hire payment will or may be varied, a statement indicating that the amount will or may be varied and the circumstances in which it would happen:

Provided that the advertisement shall not include in relation to any hire payment the expression "weekly equivalent" or any expression to the like effect or any expression of any other periodical equivalent unless weekly payments or the other periodical payments are provided for under the hire agreement.

Other payments and charges

13.—(1) Subject to sub-paragraphs (2) and (3) below, a statement indicating the description and amount of any payments and charge other than advance payments and hire payments which may be payable under the transaction advertised.

(2) Where the liability of the hirer to make any payment cannot be ascertained at the date the advertisement is published, a statement indicating the description of the payment in question and the circumstances in which the liability to make it will arise.

(3) Sub-paragraphs (1) and (2) above do not apply to any charge payable under the transaction to the owner or any other person on his behalf upon failure by the hirer or a relative of his to do or to refrain from doing anything which he is required to do or to refrain from doing, as the case may be.

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Variable payments and charges

14. Where any payment or charge referred to in paragraph 12 or 13 above may be varied under the hire agreement except to take account only of a change in value added tax (including a change to or from no tax being charged), a statement indicating that this is the case.