

**E-CREDIT PLUS™ STORE CARD
MEMBER AGREEMENT**

E-CREDIT PLUS™ STORE CARDS

are issued with:

NO Credit Check - NO Interest Charges

This Agreement contains the Terms and Conditions of becoming
an E-Credit Plus™ Store Cardholder

BY ACCESSING AND/OR USING THE E-CREDIT PLUS™ SHOPPING CLUB WEB SITE (THE "WEB SITE") AND/OR OUR SERVICE (THE "SERVICE"), I AGREE TO COMPLY WITH, AND BE BOUND BY, THE FOLLOWING TERMS AND CONDITIONS (THE "AGREEMENT").

NOTICE TO CARD MEMBER: (A) DO NOT USE THIS CHARGE ACCOUNT BEFORE YOU READ THIS AGREEMENT CAREFULLY. (B) E-CREDIT PLUS™ STORE CARDS ARE NOT A VISA® OR A MASTERCARD®. (C) THE COST OF MEMBERSHIP IN THE E-CREDIT PLUS™ SHOPPING CLUB PROGRAM IS £99.95. THE MONTHLY BENEFITS MEMBERSHIP FEE IS £4.95 PER MONTH. (D) FOR DEBIT PAYMENTS, AMOUNTS FINALLY SETTLED TO YOUR BANK ACCOUNT MAY VARY DUE TO FLUCTUATIONS IN CURRENCY BETWEEN THE TIME OF THE AUTHORISATION AND THE SETTLEMENT DATE. (E) YOU MAY AT ANY TIME PAY OFF THE FULL UNPAID BALANCE UNDER THIS AGREEMENT WITHOUT PENALTY OR ADDITIONAL COSTS. (F) CASH ADVANCES: IF APPLICABLE, ACCOUNT HOLDERS MAY REQUEST A CASH ADVANCE AFTER ON-TIME REPAYMENT OF MERCHANDISE PURCHASES, IN THE TOTAL AMOUNT OF FIFTY PERCENT OF TOTAL MERCHANDISE REPAYMENTS SINCE INCEPTION OF MEMBERSHIP, CAPPED AT £500.00. (G) GUARANTEED QUALIFICATIONS: YOU MUST BE 18 YEARS OF AGE WITH A MONTHLY INCOME OF AT LEAST £1000 AND THE ABILITY TO MAKE A MONTHLY PAYMENT ON PURCHASES OF AS MUCH AS £375.

Interest Rates on Purchases	0%
Transaction Fee for Purchases	N/A
Fees for Paying Late	£5.00
Minimum Finance Charge	N/A
Fee for Exceeding the Credit Limit	N/A

Fee for Returned Cheques, ACH Debits and Credit Cards £15.00

This Agreement contains information about the use of this Charge Account and explains the terms by which both You and We agree to be bound. In this Agreement, the words "I", "My", "Me" and "Cardholder" mean the Card Member or Cardholder; the words "We" or "the Company" mean E-Credit Plus™ and First Millennium Platinum, located at 2 Minton Place, Victoria Road, Bicester, Oxfordshire OX26 6QB United Kingdom; and the words "Charge Account" or "Account" mean the E-Credit Plus™ Store Card Account. The Company reserves the right to substitute the name of the Store Card with another card name, but with all of the same rights and privileges of the E-Credit Plus™ Store Card Account. E-Credit Plus, Limited is registered in England and Wales. The Company's registration number is 6383647.

This Agreement describes the Terms and Conditions under which My E-Credit Plus™ Store Card Account is issued. I certify that I am at least 18 years of age, I have income of at least £1000 a month and have the ability to make a monthly payment for merchandise purchases of as much as £375 if I use my entire credit limit, and the information I provided to E-Credit Plus™ in order to obtain this Charge Account is true and accurate. I understand that My use of the Charge Account constitutes My acceptance and agreement to comply with and be bound by the Terms and Conditions of this Agreement. I understand that My card is being issued with no credit check or investigation. The Minimum Monthly Payment required on My outstanding balance is £12.50 or 15% of the outstanding balance, whichever is greater. (See "11. Minimum Monthly Payment" for complete explanation.)

ELECTRONIC SIGNATURE – Electronic Communications Act of 2000

provides that electronic signatures on documents hold equivalent legal status as traditional handwritten signatures. By completing the online application for the First Millennium Platinum Store Card, I certify that My digital signature is the equivalent of My handwritten signature. Also, I declare that I have read and understand all of the Terms and Conditions of this Agreement and I agree to and do sign each section of these Terms and Conditions of this Agreement with My digital signature.

1. ACCEPTANCE OF AGREEMENT: This Agreement and the Web Site constitute the entire agreement between Me and the Company and warranties and/or understandings with respect to the Web Site, and I agree to review this Agreement prior to each use of the Web Site, the Service and/or My Account. The latest Agreement will be posted on the Web Site.

2. DISCLAIMERS: E-Credit Plus™ is not a credit services organisation, financial or banking institution. My Account is a line of credit that can be used by an Account holder to shop exclusively at the E-Credit Plus™ Shopping Club Web site. This is not a credit

repair service.

3. RETURNED PAYMENTS: In the event that My membership fee is returned, I understand and agree that E-Credit Plus™ may issue My First Millennium Platinum Store Card with a credit line of £500 for a one-time enrollment fee of £39.95, which will be debited/charged from My bank/credit card account. If the £39.95 enrollment fee is returned E-Credit Plus™ reserves the right to issue Me a credit line of £250 for a monthly benefits membership fee of £4.95 which will be debited/charged from My bank/credit card account immediately upon presentment, and every month thereafter until I cancel My membership. E-Credit Plus™ may immediately attempt to collect that amount by presenting My debit/charge authorisation to My original banking/credit card institution. I am authorising the debiting/charging of My bank/credit card account; therefore, E-Credit Plus™ is not responsible for any overdraft fees charged by My bank/credit card or incurred by Me due to debit/charge attempt(s).

4. CHARGE CARD - CREDIT LIMIT: My E-Credit Plus™ Account has been issued with a starting credit limit, which is indicated on the Account Information Form.

5. CREDIT LIMIT INCREASE: As long as My Account is maintained in good standing and after six (6) consecutive on-time payments made to E-Credit Plus™, I may receive a £250 credit line increase. There is no additional charge for this increase.

6. RESPONSIBILITY AND LIABILITY: The Company shall have no liability with regard to any services provided by any vendor/benefit provider. I agree that any claim with regard to any services shall be made against the vendor of such services and not the Company. The Company's sole obligation hereunder shall be to allow access to the vendor/benefit provider. All benefit providers are independent companies and are not agents of the Company. All benefits are subject to the terms and conditions specified by the suppliers. The Company does not have the authority to alter those terms. The Company is not responsible for personal injuries, loss or damage of property, inconvenience or expense resulting from matters beyond its control, government actions, strikes, theft, and changes in benefit offering, or acts of God. The Company may, in its sole judgment, make any changes and cancellations to any benefits that it believes necessary.

7. CREDIT BUREAU REPORTING: I understand that the Company is a subscriber to a Credit Bureau and that My new account as well as My monthly account payment history (but not my monthly benefits membership fee payments) will be reported to a credit bureau. I realize that it may take up to ninety (90) days from My enrollment for My new account to be reported.

8. CREDIT BUREAU ACCESS: The Company will not access My personal credit report as part of the activation process in establishing My initial credit Account. However, the Company reserves the right to access My personal credit report.

9. MONTHLY BILLING FOR UNPAID AMOUNTS: I will be billed electronically or by paper billing each month for the balance of charges made to My Account. My

Account must be maintained on a current basis to make additional credit purchases and to receive additional Card Member benefits. I agree to contact E-Credit Plus™ in the event that I wish to receive paper billing as an alternative to electronic billing.

10. APPLICATION OF PAYMENTS RECEIVED: Payments received are always applied first to any unpaid fee(s) that may be owed. The remaining portion of the payment is applied to any unpaid Balance. Purchases are reflected in the Principal Balance in the same order they were made, oldest first. Payments are applied to the Principal Balance, not purchases.

11. MINIMUM MONTHLY PAYMENT/AUTOMATIC PAYMENT PLAN

PAYMENT AMOUNT: I agree to pay at least the minimum payment amount shown on each billing statement. All payments must be received on or before the due date indicated on the billing statement or a late fee may be assessed. The Minimum Monthly Payment which must be paid every month (as long as My Account shows an outstanding balance) is calculated by finding the greater of (a) or (b): a) 15% of the Account balance owed on My Account, or b), £12.50. This figure is the Minimum Monthly Payment ("Minimum Monthly Payment"). The Minimum Monthly Payment does not automatically decrease as My Account balance decreases. Should My new balance be less than £12.50, the payment due will be the amount of the new Principal Balance. By applying for the First Millennium Platinum Store Card, I request and authorise the Company to automatically deduct/charge from My bank/credit card account the minimum payment due each statement or billing cycle. When I receive My First Millennium Platinum Store Card, I may call E-Credit Plus™ Member Services to modify the amount that I wish to pay through this automatic payment plan by selecting either (a) the full balance due; or (b) a fixed amount each month. Note: If I select a fixed payment amount, the Company may still deduct/charge from My bank/credit card account the minimum payment due if that amount due is greater than the amount I selected for My fixed payment. At the time merchandise orders are placed by Me, all applicable sales and use taxes, shipping and processing shall be due and payable with the order.

12. DELINQUENT ACCOUNT: My Account is considered delinquent if the Company does not receive the Minimum Monthly Payment by the due date. If this occurs, a £5.00 late fee may be charged.

13. DEFAULT ON ACCOUNT: I will be in default if: a) I fail to pay the Minimum Monthly Payment when due; or b) I breach any of the Terms and Conditions of this Agreement. If I am in default, the Company has the right to: a) demand Me to pay the entire unpaid balance on the Account immediately; b) suspend purchases until the default is cured; c) apply monies received on subsequent allowed purchases to any delinquent Account balance owed including late fees, if applicable; and/or proceed with legal action.

14. MEMBERSHIP, APPLICATION AND ENROLLMENT FEES: The initial cost

of My membership includes an application and enrollment fee. The total initial membership fee is £99.95. This charge breaks down as follows: £85.95 enrollment fee and a £14.00 application fee. The application fee is nonrefundable, unless I cancel My membership pursuant to Section 15. B. Otherwise, if I cancel pursuant to Section 15. A., the Company will refund My enrollment fee only. Should My enrollment fee be reduced to £39.95 in the event of My membership fee being returned for insufficient funds, a credit line of £500 will be issued, pursuant to Section 3 of these Terms and Conditions, the nonrefundable part of that enrollment fee will be £7.00. If the £39.95 enrollment fee is returned for insufficient funds E-Credit Plus™ reserves the right to issue Me a credit line of £250 for a monthly benefits membership fee of £4.95 which will be debited/charged from My bank/credit card account. If I cancel My membership after the monthly debit/charge has occurred, I will cancel any subsequent debits/charges; however, I will not receive a refund for the prior or current months. E-Credit Plus™ reserves the right to submit a pre-authorisation in advance of charging your credit card account for the purpose of authenticating the account and the sufficiency of the account balance.

15. REFUND OF CARD MEMBERSHIP: A. If I cancel My enrollment into the E-Credit Plus™ Shopping Club Program after fourteen (14) days from this Agreement, but within thirty (30) days from receipt of the Welcome Kit and First Millennium Platinum Store Card, I will receive a refund of My enrollment fee, but I must first contact the Company to obtain a Return Authorisation Number. Upon receiving My return authorisation number, I will be required to return all membership documents as well as My First Millennium Platinum Store Card to: E-Credit Plus™, 2 Minton Place, Victoria Road, Bicester, Oxfordshire OX26 6QB United Kingdom. **REFUND GUIDELINES MUST BE CAREFULLY FOLLOWED TO ASSURE A PROMPT REFUND OF MONIES.** There will be a fee of £15.00 deducted in the event that any debit/charge previously authorised by Me has been returned unpaid by My bank/credit card for any reason. There will be no refund in the event that there are Unpaid Balances posted to My Account or if there are pending merchandise orders. I must allow at least seven (7) business days from the Company's receipt of My membership materials for My refund to be processed. Included in My membership fee is a non-refundable application fee. If the refund of card membership procedure is met, the Company will refund My enrollment fee only. **IMPORTANT:** Merchandise return policy and instructions are explained on the product order forms and/or on the shopping Web Site.

B. Notwithstanding the preceding paragraph, You have the right to cancel this agreement under the Financial Services (Distance Marketing) Regulations 2004. This right to cancel ends on the expiry of fourteen calendar days beginning with the day after the agreement is concluded. You can cancel by sending or taking a WRITTEN notice of cancellation to, 2 Minton Place, Victoria Road, Bicester, Oxfordshire OX26 6QB United Kingdom. If you intend to cancel, you should not use any goods you have under the

agreement and you should keep them safe (legal action may be taken against you if you do not take proper care of them).

You must notify us in writing of any change of your address within seven (7) days of such change.

We may transfer any or all of our rights, duties and obligations under this agreement to any other person, or arrange for any other person to carry them out on our behalf, without giving notice to you. Any such transfer will not affect your rights under this agreement, or any other legal rights you may have, such as under the Consumer Credit Act 1974. You may not transfer your rights, duties or obligations under this agreement.

16. MONTHLY BENEFITS MEMBERSHIP FEE: My account has a monthly benefits membership fee of £4.95, which I agree will be debited/charged from My bank/credit card account every month. I will be entitled to receive the emergency roadside assistance discount program, a £100 vacation certificate, and a 90 day credit monitoring service with unlimited access to My credit report, plus e-mail alerts on changes to My credit profile. If I cancel My E-Credit Plus membership, I will cancel any subsequent monthly benefits membership fee debits/charges; however, I will not receive a refund for the prior or current months.

17. PAYMENTS BY DEBIT: I acknowledge that payments made by debit card (Membership fees, monthly fees, purchases), the amounts authorized may vary by amounts authorized by Me and amounts settled to My bank account.

18. CASH ADVANCES: If applicable, after on-time completion of repayment in full of merchandise purchases, I shall be eligible to request a cash advance in the amount not to exceed fifty percent (50%) of the total amounts paid since My Account was established, but not to exceed £500.00. Cash advances will bear 0% interest, shall be applied to My E-Credit Plus™ Account balance and repaid by Me like any other account balance for purchases, pursuant to Section 11. No more than one cash advance may be outstanding and un-repaid in full at any one time.

19. CANCELLATION OF ACCOUNT: My E-Credit Plus™ Store Card Account will be active for twelve (12) months from the date of issue. The Company, at its sole discretion, may cancel this Agreement and may demand payment in full of the entire balance due, if I default on this contract. In the event the Company cancels My Account, I will continue to be responsible to make full payment of any remaining E-Credit Plus™ Store Card Account balance.

20. DOWNPAYMENT ON PRODUCT PURCHASES: E-Credit Plus™ may chose not to accept or process orders from customers who are delinquent in any payment obligation to E-Credit Plus™, including but not limited to membership fee, NSF fees, late fees, or in the payment of their account balances. E-Credit Plus™ customers with no prior account payment history (never ordered merchandise), or have made or attempted

to make a payment (including, but not limited to payments for merchandise or payments for services, such as recurring monthly fees) that have been declined by E-Credit Plus™, or who have been delinquent on any payment (for merchandise or services) at any time during the preceding twelve (12) months, will be required at the time of placing an order for merchandise to pay 25% of the merchandise portion of the order, plus shipping and processing fees and any applicable sales tax. All prices shown on our web site are exclusive of VAT. VAT will be added to the prices at the check out page.

21. COST OF COLLECTION: In the event that E-Credit Plus™ utilizes the services of a third-party collection company to assist with collection efforts on delinquent accounts, the cost of such services shall be added to the amount due from Me to E-Credit Plus™.

22. FRAUD RESOLUTION: As a matter of policy, the Company fully cooperates with all law enforcement agencies in the pursuit of fraud, with regard to the unauthorised use of information in applying for this membership. If I believe My bank/credit card account was fraudulently debited/charged for the membership fee, the Company will make every effort to aid in a resolution. Before the Company can take any action, please fax or mail a copy of the official report filed with Your local Police or law enforcement agency detailing the suspected fraudulent act and also a copy of the portion of Your Account statement showing the date and amount of the withdrawal. Please allow us two (2) weeks for resolution after We receive the report and statement.

23. SECURITY INTEREST: The Company, to the extent legally permissible, retains a security interest in all merchandise charged on this Account until the balance is paid in full.

24. APPLICABLE LAW: The law of the United Kingdom, shall apply to this Agreement.

25. PROPRIETARY RIGHTS: The content, organisation, graphics, design, compilation, magnetic translation, digital conversion, software and other matters related to the Web Site, the Service and/or My Account are protected under applicable copyrights, trademarks and other proprietary (including, without limitation, intellectual property) rights. The copying, redistribution and/or publication by the Cardholder of any part of the Web Site, the Service and/or My Account are strictly prohibited. I do not acquire ownership rights to any content, document, software, service or other materials viewed at or through the Web site, the Service and/or Your Account. The posting of information or material at the Web site and Service by the Company does not constitute a waiver of any right in such information and/or materials.

26. PRIVACY POLICY: Use of the E-Credit Plus™ Shopping Club Web Site, the Service and/or My Account is subject to the Company's Privacy Policy, which is hereby incorporated into, and made part of, this Agreement. The Company reserves the right, and I authorise the Company, to use and assign all information regarding My Web Site, Service and Account use, and any and all other personal information provided by Me, in

any manner consistent with the Company's Privacy Policy.

27. INDEMNIFICATION: I agree to indemnify, defend and hold the Company, its owners, and each of its respective officers, partners, members, employees, agents and attorneys, and affiliates (each a "Covered Party"), harmless against any and all liabilities, claims, actions, suits, proceedings, judgments, fines, damages, costs, losses and expenses (including reasonable attorneys' fees, administrative costs and/or settlement costs) arising from My breach of this Agreement and/or My use of the Web Site, the Service and/or My Account, in any manner whatsoever.

28. AUTHORISATION TO OBTAIN & DISCLOSE INFORMATION: By becoming a member of the E-Credit Plus™ Shopping Club Program and obtaining the First Millennium Platinum Store Card, I authorise the Company to obtain a Credit Report that is based on the information that I provide to the Company as well as exchange information about how I handle My Account with lawful recipients and with the Credit Bureau. The Company may require Me to provide updated and/or additional information during the term of My card membership in order for Me to receive additional benefits.

29. SHARING INFORMATION WITH THIRD PARTIES: The Company may disclose to its affiliate companies any and all of the information that the Company collects in the application process and that the Company may have gathered in consideration of My application. The Company does not share information with any non-affiliated third parties except in select circumstances when a business partner refers the Cardholder to the Company and the Cardholder gives the Company permission to share information with that business partner. When identifying methods of improving the Company's products and services or if the Company thinks a product may be of interest to Me, the Company may arrange to extend offers of goods or services to Me either directly or through the Company's affiliates. In addition, the Company may disclose all of the information it collects, as described above, to companies that perform services on the Company's behalf such as the credit reporting agencies from which the Company obtains My credit report(s), credit card processors, email communications management firms or call center providers. The Company may also disclose nonpublic personal information about me to nonaffiliated third parties as permitted by law.

30. MEMBERSHIP IN GOOD STANDING REQUIREMENT: I understand that My charge privileges, current charge limit, current down payment/no down payment requirement, credit bureau reporting, or other card member benefits and/or special promotions/programs are subject to My maintaining My Account in good standing by making My Minimum Monthly Payments on time. Should I become delinquent on My Account, or in default, I understand that My privileges and benefits may be changed and/or suspended until I have re-established a consistent pattern of on-time Minimum Monthly Payments. I certify that I have read, understand and agree to all the Terms and Conditions and Disclosures written in this Agreement. I certify that all the information I provided to the Company is true, accurate and verifiable. The information about the

costs of the card described in this application/solicitation is accurate as of June 2011. The information may be changed after that date. To find out what may have changed, write to the Company at E-Credit Plus™, 2 Minton Place, Victoria Road, Bicester, Oxfordshire OX26 6QB United Kingdom. If the Cardholder does not agree with any changes in the terms and conditions of the card Account, the Cardholder may close their Account without incurring any penalty. Please note that the Cardholder will be responsible for paying all outstanding balances in the event they close their Account.

Terms and Conditions of this Program may be modified and Services and Benefits may be added or deleted at any time.

31. DISCLAIMERS AND LIMITATIONS: THE WEB SITE, THE SERVICE, MY ACCOUNT AND ANY MERCHANDISE OBTAINED THROUGH THE FIRST MILLENNIUM PLATINUM STORE CARD ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND ALL WARRANTIES, EXPRESS OR IMPLIED, ARE DISCLAIMED (INCLUDING, WITHOUT LIMITATION, THE DISCLAIMER OF ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT OF INTELLECTUAL PROPERTY AND/OR FITNESS FOR A PARTICULAR PURPOSE). THE WEB SITE, THE SERVICE, YOUR ACCOUNT AND ANY MERCHANDISE OBTAINED THROUGH THE SERVICE MAY CONTAIN BUGS, ERRORS, PROBLEMS OR OTHER LIMITATIONS. THE COMPANY AND THE COVERED PARTIES HAVE NO LIABILITY WHATSOEVER FOR YOUR USE OF, OR INABILITY TO USE, THE WEB SITE, THE SERVICE, MY ACCOUNT AND ANY MERCHANDISE OBTAINED THROUGH THE SERVICE. IN PARTICULAR, BUT NOT AS A LIMITATION THEREOF, THE COMPANY AND THE COVERED PARTIES ARE NOT LIABLE TO ME AND/OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES (INCLUDING DAMAGES FOR LOSS OF BUSINESS; LOSS OF PROFITS; DAMAGE TO REPUTATION OR GOODWILL; DEGRADATION IN VALUE OF BRANDS; TRADE NAMES; TRADEMARKS, SERVICE NAMES OR SERVICE MARKS; LITIGATION; OR THE LIKE), WHETHER BASED ON BREACH OF CONTRACT, BREACH OF WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, FAILURE TO WARN OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE NEGATION OF DAMAGES SET FORTH ABOVE IS A FUNDAMENTAL ELEMENT OF THE BASIS OF THE BARGAIN BETWEEN THE COMPANY AND ME. THE WEB SITE, THE SERVICE, MY ACCOUNT AND ANY MERCHANDISE OBTAINED THROUGH THE SERVICE WOULD NOT BE PROVIDED TO ME WITHOUT SUCH LIMITATIONS. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY ME FROM THE COMPANY THROUGH THE WEB SITE, THE SERVICE, MY ACCOUNT AND ANY MERCHANDISE OBTAINED THROUGH THE SERVICE, SHALL CREATE ANY WARRANTY, REPRESENTATION AND/OR GUARANTEE NOT EXPRESSLY STATED

IN THIS AGREEMENT.

ALL RESPONSIBILITY AND/OR LIABILITY FOR ANY DAMAGES CAUSED BY VIRUSES AND/OR WORMS CONTAINED WITHIN AN ELECTRONIC FILE AVAILABLE AT THE WEB SITE AND/OR THROUGH THE SERVICE IS DISCLAIMED. I UNDERSTAND AND AGREE THAT ANY MATERIAL DOWNLOADED, OBTAINED OR OTHERWISE ACCESSED THROUGH THE USE OF THE WEB SITE, THE SERVICE AND/OR MY ACCOUNT IS DONE AT MY OWN DISCRETION AND AT MY OWN RISK. I WILL BE SOLELY RESPONSIBLE FOR ANY AND ALL DAMAGE TO MY COMPUTER SYSTEM OR LOSS OF DATA THAT MAY RESULT FROM THE DOWNLOADING OF ANY SUCH MATERIAL.

THE COMPANY'S MAXIMUM LIABILITY TO ME UNDER ANY AND ALL CIRCUMSTANCES WILL BE EQUAL TO THE LOWEST PURCHASE PRICE THAT I HAVE PAID FOR ANY SINGLE PIECE OF MERCHANDISE AT THE WEB SITE AND/OR THROUGH THE SERVICE. NOTWITHSTANDING THE FOREGOING, THE COMPANY SHALL NOT BE LIABLE TO ME FOR ANY SERVICE, GOODS OR INFORMATION AVAILABLE FROM THIRD PARTIES, EVEN IF OBTAINED AT OR THROUGH THE WEB SITE AND/OR SERVICE.

32. BILLING RIGHTS: This notice contains important information about My rights and the Company's responsibilities under the Fair Credit Billing Act.

Notify the Company in Case of Errors or Questions about the Cardholder's Statement of Account.

If a Cardholder thinks a bill is wrong, or if a Cardholder needs more information about a transaction on a bill, the Cardholder will write the Company, on a separate sheet of paper, at the address listed on the Cardholder's bill. The Cardholder must write to the Company as soon as possible. The Company must hear from the Cardholder no later than 60 days after the Company sent the Cardholder's first bill on which the error or problem appeared. The Cardholder may telephone the Company, but doing so will not preserve the Cardholder's rights. In the letter, the Cardholder should provide the following information: 1) The Cardholder's name and Account number. 2) The amount of the suspected error. 3) A Description of the error and explanation of why the Cardholder believes there is an error. If the Cardholder needs more information, the Cardholder should describe the item the Cardholder is not sure about.

The Cardholder's Rights and The Company's Responsibilities After The Company Receives The Cardholder's Written Notice.

The Company must acknowledge the Cardholder's letter within 30 days unless the Company has corrected the error by then. Within 90 days the Company must either correct the error or explain why the Company believes the unpaid bill was correct. After the Company receives the Cardholder's letter, the Company cannot attempt to collect any amount the Cardholder questioned or report the Cardholder as delinquent. The Company may continue to bill the Cardholder for the amount the Cardholder

questioned, and the Company may apply any amount the Company questions against the Cardholder's credit limit. The Cardholder does not have to pay any questioned amount while the Company is investigating, but the Cardholder is still obligated to pay any charges related to any questioned amount. If the Company did not make a mistake, the Company will have to make up any missed payments on the questioned amount. In either case, the Company will send out a statement of the amount the Cardholder owes and the date that it is due. If the Cardholder fails to pay the amount that the Company thinks the Cardholder owes, the Company may report the Cardholder as delinquent. However, if the Company's explanation does not satisfy the Cardholder, and the Cardholder writes the Company within 10 days telling the Company that the Cardholder still refuses to pay, the Company must tell anyone the Company reports the Cardholder to that the Cardholder has a question about a bill. In addition, the Company must tell the Cardholder the name of anyone to whom the Company reported this information. The Company must tell anyone to whom the Company reported on the matter in question when it is finally settled. If the Company doesn't follow these rules, the Company cannot collect the first £25.00 of the questioned amount, even if the Cardholder's bill was correct.

E-Credit Plus™ is a United Kingdom limited company in the business of providing a Home Shopping Charge/Purchasing Program through its First Millennium Platinum Division and First Millennium Platinum is a service mark of E-Credit Plus™ and E-Credit Plus™ is not a credit services organisation. The Company, or its division, does not provide, for a fee, any advice or assistance in helping individuals obtain other forms of credit or improve their credit rating. Information in this document should not be construed as legal advice. If I have any legal questions concerning My rights or My credit, I should contact an attorney.

Important - Read This Carefully to Find Out About Your Rights

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without getting a court order.

The Act also gives you a number of rights:

- 1) You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement.
- 2) If you received unsatisfactory goods or services paid for under this agreement you may have a right to sue the supplier, us or both.
- 3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us. If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

33. This agreement is governed by the laws of England and Wales, which we also take as applying prior to the making of this agreement.

34. All communications in relation to this agreement will be in English.

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E-Credit Plus™

2 Minton Place, Victoria Road, Bicester,

Oxfordshire OX26 6QB United Kingdom

E-Credit Plus, Limited is registered in England and Wales.

The Company's registration number is 6383647.