

## Your Legal Questions

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**Q I purchased a motor car on credit a couple of years ago but I have lost the paperwork and want to check on the terms of the agreement and how much I owe. How can I get this information?**

**A** You need to write to the creditor that gave you the credit and tell them that you want a copy of the agreement and details of what you now owe. You should tell the creditor that you want the information under Section 77-79 of the Consumer Credit Act 1974.

What you should receive back from the creditor is a copy of your agreement. It doesn't have to be the document you actually signed, but it should reflect what was in the agreement. You should also be given copies of any other documents mentioned in the agreement and a statement of your account telling you how much you still owe, how much you should be paying and when, and if you borrowed a fixed amount of money then how much you have already paid. You have to be provided with the information by the creditor within 12 working days. If you are not then until the creditor does provide the information there are certain things that they will not be able to do, for example although they can issue court proceedings against you to try to recover the debt if you do not make payments on time, the creditor cannot get a court judgment against you unless they give you the information that you are entitled to.

In some cases you may find that the debt that you owe to the creditor has been sold by the creditor to another company but if it has then the company with whom you originally entered into the agreement should tell you who to contact, or tell the people who they sold the debt to provide you with the information that you have asked for.

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