

## SCHEDULE 1

### Business Schedule

STB is pleased to confirm the following Terms of Business effective from 10<sup>th</sup> February 2025 for the following products:

The Commission and Charges payable by the parties under this Agreement shall be calculated by reference to the tables contained in this Schedule. The amount of the Commission/Charge payable is calculated as a percentage of the Credit Amount, is inclusive of any VAT that may fall due and payable and will vary depending on the type of Credit Product, the term and amount of interest, if any, to be charged under the Credit Agreement. The amount of the Subsidy is deducted from the Credit Amount.

STB will not advance credit on any purchase of goods and services for an aggregate amount less than £50.

Notwithstanding clause 13 of the Agreement, the percentage Commission and Charge rates stated in the tables below may vary in accordance with clause 6.5 of the Agreement.

The amount of Commission or Charge payable will be calculated as at the date the Credit Application is made irrespective of when payment of the Commission or Charge is made.

In the event that a Customer cancels or terminates a Credit Agreement within 6 months of entering into that Credit Agreement, the Retailer agrees to refund to STB any Commission paid to the Retailer in respect of that Credit Agreement (the "**Refund**"). The Retailer agrees that STB may set off any Refunds.

This Business Schedule supersedes any previously issued Business Schedule and the terms of this Business Schedule become effective on the date specified above.

The maximum deposit a Retailer can charge when using a Credit Product is 50% of the value of the purchase.

Where V12 Retail Finance collect the deposit from the customer on the Retailers behalf, a fee of 3% of the deposit value will be charged.

The above commission and subsidy charges are dependent on a number of pricing assumptions. Adverse changes in funding costs, average transaction value, acceptance rate, product mix, early settlement or bad debt rates may result in an adjustment of these charges in line with clause 13.1 of this agreement.

#### Interest Free Finance with a Customer Administration Fee – GENERAL ADMISSION

This table applies to Credit Products which do not charge interest but a customer administration fee is charged which equates to an APR above 0%.

Term	Subsidy	Customer Fee	Minimum Subsidy	Minimum Loan	Maximum Loan
4	-	7.06%	-	£50.00	£15,000.00
5	-	7.95%	-	£50.00	£15,000.00
6	-	8.30%	-	£50.00	£15,000.00
7	-	9.17%	-	£50.00	£15,000.00
8	-	9.58%	-	£50.00	£15,000.00
9	-	10.38%	-	£50.00	£15,000.00
10	-	11.01%	-	£50.00	£15,000.00
11	-	11.36%	-	£50.00	£15,000.00
12	-	11.98%	-	£50.00	£15,000.00

**Interest Free Finance with a Customer Administration Fee - HOSPITALITY**

This table applies to Credit Products which do not charge interest but a customer administration fee is charged which equates to an APR above 0%.

Term	Subsidy	Customer Fee	Minimum Subsidy	Minimum Loan	Maximum Loan
5	-	4.42%	-	£1,000.00	£25,000.00
10	-	7.07%	-	£1,000.00	£25,000.00