



SUMMARY COURT AT GEORGE TOWN

Cause No. SC _____ of 2024

: ONE GROUP LTD T/A CASH XPRESS

PLAINTIFF

AND: DERICK ANTHONY THOMAS

DEFENDANT

PLAINT

To the Defendant

Derick Anthony Thomas
APT #2, 61 Cranbrook Drive
Crewe Road, George Town,
Grand Cayman
Cayman Islands.

THIS PLAINT has been issued against you by the above – named Plaintiff in respect of the claim set out on the next page.

Within 14 days after service of this Complaint on you, counting the day of service you must either satisfy the claim or return to the Court Office, PO Box 495GT, George Town, Grand Cayman, the accompanying Acknowledgment of Service form stating therein whether you intend to contest this action. If you intend to defend the action, in whole or in part, you must set out **full particulars of your defence** in the space provided in the Acknowledgement of Service form.

If you fail to satisfy the claim or fail to return the Acknowledgement of Service form containing full particulars of your defence, the Plaintiff may apply for a **default judgment** without any further notice to you.

Issued this 2nd of June 2025

See overleaf for particulars of the Plaintiff's claim

This PLAINT was issued by CASH XPRESS 'FORMALLY CASHCOW', whose address for service is Suite 102, Crighton Building, 256 Crewe Road, George Town, P.O. Box 1120 SAV, Grand Cayman, KY1-1503, Cayman Islands

PARTICULARS OF CLAIM

1. The Plaintiff **ONE GROUP LTD T/A CASH XPRESS** is a duly incorporated Cayman Islands company registered under the Cayman Islands Companies Act (2021 Revision).
2. By written contract dated on the 2nd of August 2024 the Plaintiff granted the Defendant a personal loan in the sum of CI\$500.00 (Five Hundred Cayman Islands Dollars).
3. The contract included an express term that payment(s) were to be made on the 15th of August, 2024 in total.
4. The contract included an express term that interest on the unpaid principal which is calculated at the rate of 10% per week and added to the loan daily.
5. The contract included an express term that default carries a one-time penalty fee that will be added to the loan account of CI\$1,500.00.
6. The Plaintiff levied charges and assessments by way of monthly payment reminders and statements in keeping with the specified repayment timetable and sent to the Defendant stating that payment due for the month and the cumulative debt inclusive of the interest at that time.
7. Despite the repeated demands by the Plaintiff on the following date corresponding via WhatsApp and Email:
 - a. 9th of September, 2024
 - b. 13th of September, 2024
 - c. 16th of September, 2024
 - d. 1st of October, 2024
 - e. 2nd of October, 2024
 - f. 8th October, 2024
 - g. 21st October, 2024
 - h. 22nd October, 2024
 - i. 12th November, 2024
 - j. 27th November, 2024
 - k. 10th December, 2024
 - l. 17th May, 2025

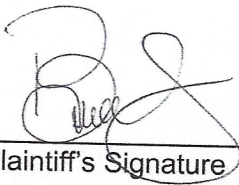
The Defendant has failed or refused to make payment to bring loan to full repayment.

8. By reasons of the Defendant's failure or refusal to make payment the Defendant has breached the written contract.
9. The amount of principal, interest and fees owing as of the 2nd of June, 2025 is CI\$4,165.48
10. The Defendant defaulted on the terms of payment and as of the date of the commencement of the proceeding the Defendant, pursuant to the terms of the Loan Agreement, owed to the Plaintiff the sum of CI\$ 500.00, plus interest of CI\$2,085.48, and fees of CI\$1,580.00 that sum continues to accrue at the rate of CI\$7.14 per day.
11. If within the time for returning the Acknowledgement of Service, the Defendant pays the Plaintiff the amount claimed of CI\$4,165.48 and all filing fees and interest claimed all further proceedings will be stayed.
12. As a result of the above the Plaintiff is entitled to the relief claimed in the proceeding.

This **PLAINT** was issued by **CASH XPRESS 'FORMALLY CASHCOW'**, whose address for service is Suite 102, Crighton Building, 256 Crewe Road, George Town, P.O. Box 1120 SAV, Grand Cayman, KY1-1503, Cayman Islands

AND the Plaintiff claims:

1. Principal, interest and fees totalling CI\$4,165.48;
2. CI\$54.54 in pre-judgement interest from the 12th November, 2024 to 2nd June, 2025 at the rate of 2 3/8% per annum in accordance with Judicature Act (2021 Revision) and Judgement Debt (CI\$0.27) Rules as amended from time to time;
3. Cost; and of CI\$150.00 administration
4. Such further and other relief as the Court may deem just.


Plaintiff's Signature

Suite 102, 260 Crewe Road, George Town

P.O. Box 1120 SAV
Grand Cayman, KY1-1503

Cayman Islands

Phone: 345-233-0456

Email: ezpay.ci@gmail.com

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC _____ of 20__

BETWEEN: ONE GROUP LTD T/A CASH XPRESS

PLAINTIFF

AND: DERICK ANTHONY THOMAS

DEFENDANTACKNOWLEDGMENT OF SERVICE

4. State Defendant's name and address -

5. State whether the Defendant intends to contest the action.

☐

Yes

☐

No

6. If you do not intend to contest the action, do you want time in which to pay the claim?

☐

Yes

☐

No

7. If you do intend to contest the action, in whole or in part, you must set out full particulars of your defence overleaf.

Service of the Plaintiff is acknowledged accordingly._____
Defendant's Signature

Dated this _____ day of _____, 20__

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PARTICULARS OF DEFENCE

(Here set out in numbered paragraphs the grounds upon which the Defendant says that he is not liable to the Plaintiff, or is not liable for the full amount claimed)

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

Defendant's Signature

REMINDER - This form must be taken or sent to the Court Office, PO Box 495GT, George Town, Grand Cayman within **14 days** of receipt otherwise a default judgment may be entered against you.

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