

PAYMENT OPTIONS

We offer a number of ways that you can pay.

- To pay by **credit or debit card**, please call us on 01328 857921 with your card details. For security reasons you should not give these details in writing.
- To pay by **cheque** please make cheques payable to **Cliverton** and send to Cliverton, 15-17 Norwich Road, Fakenham, Norfolk NR21 8AU. Please make a note of the postcode for the policy on the reverse of the cheque so that we can locate your policy.
- To pay by **direct debit** over 10 monthly instalments your personal information and bank details will be passed to our third-party finance provider, PremFina Ltd. Please provide us your sort code, account number and account name. There will be an Annual Charge of 13% applied to the full premium including tax.

Information about PremFina Ltd

If you choose to pay by monthly instalments, you will enter into a credit agreement with PremFina Ltd. You may be able to obtain finance at a lower cost elsewhere, however, we can only offer your finance through PremFina Ltd. Cliverton act as a credit broker and receive a commission from PremFina for introducing the finance.

By providing your account details to Cliverton you have consented to your personal data being sent to PremFina for the set up and administration of the Credit Agreement. You also consent to taking out finance to pay for the cost of your insurance.

If your application for credit is accepted by PremFina Ltd, your payments will begin being processed within 5 – 7 working days.

Please read all of the credit documentation carefully when you receive it. If you are happy with the terms, we encourage you to sign the credit agreement online as soon as possible. Please note that failure to sign the agreement will not prevent payments from being collected, and your finance arrangement will continue. PremFina may issue reminders if the agreement remains unsigned.

Credit is subject to status and in assessing you for credit PremFina Ltd may search public information that a credit reference agency holds about you. The credit reference agency will add details of their search to their records whether or not your application proceeds. This information (including any previous payment history with them) may be used to make credit decisions about you and undertake checks for the prevention and detection of money laundering.

If your application for credit is unsuccessful PremFina will notify you and Cliverton will contact you for another method of payment.

PremFina Ltd will confirm the date of your first payment. The company name that will appear on your bank statement against the Direct Debit will be PremFina Ltd. If there are changes to the date, amount or frequency of your Direct Debit, you will be given five working days' notice in advance of your account being debited.

PremFina Ltd will make the following administration charges:

- If you fail to make a payment, there will be a charge of £25.00 for an individual and a charge of £50.00 for a company. Please note that this could affect your credit rating.
- Where PremFina Ltd cancels your policy due to the unpaid default there will be a £15.00 charge applied to individuals, and a charge of £100.00 to companies. The applicable amount is charged by PremFina Ltd.

Cliverton, 15-17 Norwich Road, Fakenham, NR21 8AU

Tel: 01328 857921 Email: info@cliverton.co.uk

Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd (Ref No, 706042 England)

which is authorised and regulated by the Financial Conduct Authority (FCA No. 310623)



**Special schemes for equestrian, farms, smallholdings, liabilities.
Insurance for livestock, horses, small animals, dogs and cats.**

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Registered office: Benefact House, 2000 Pioneer Avenue, Gloucester
Business Park, Brockworth, Gloucester, GL3 4AW.

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