

INFORMATION ABOUT YOUR DIRECT DEBIT PAYMENT

You have opted to pay by **direct debit** instalments, over 10 months. You have consented to your personal details being provided to PremFina Ltd and to taking out finance to pay for the cost of your insurance. You have advised us of your bank sort code, account number and account name. There will be an Annual Charge of 13% on the full premium including tax. Cliverton act as a credit broker and receive a commission from PremFina for introducing the finance.

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 the 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 and other 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 to you the exact date of your first payment, in writing. The company name that will appear on your bank statement against the Direct Debit will be PremFina Ltd. If there are any changes to the date, amount or frequency of your Direct Debit, they will always give you five working days' notice in advance of your account to be 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
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