

Finance Information

Your finance will be provided by Close Brothers Limited trading as Close Brothers Premium Finance. It is authorised and regulated by the Financial Conduct Authority, firm reference number 124750.

Registered Address: 10 Crown Place, London EC2A 4FT. Registered at Companies House Number 195626. VAT No. 245 5013 86.

They can be contacted in the following ways:

- You can write to Close Brothers Premium Finance, Wimbledon Bridge House, 1 Hartfield Road, London SW19 3RU
- Customer Services telephone no. 0333 321 8567.
- Website: www.closebrotherspf.com

Riviera Insurance Services Ltd is paid commission by the finance provider for arranging the premium finance facility for the customer. More information can be provided upon request.

To assess your application, Close Brothers Premium Finance will carry out an Anti-Money Laundering assessment and may use credit scoring, credit reference agencies and automated decision-making systems.

The assessment will take place after Close Brothers Premium Finance has received your application. If it is unsuccessful Close Brothers Premium Finance will notify you in writing. You will then need to find an alternative way to pay for your insurance premium.

Close Brothers Premium Finance will send you a Welcome Pack **which will include the pre-credit information**. This provides full information about the agreement. It is important that you read this as it will help you decide whether this is the right product for you. Included in the pack will be two copies of the credit agreement. You will need to sign and return one copy retaining a copy for your own records.

There are some important things you need to know about this agreement.

- It is only appropriate for funding your insurance policy.
- If you fail to pay an instalment on time, you will be charged a default fee of £35, this will be collected with the missed payment. If Close Brothers Premium Finance is unable to collect under your Direct Debit, they may cancel your agreement. You could incur a cancellation fee of £15. You will be liable for all sums owing and any charges.
- Missing payments may affect your credit rating and your insurance policy may be cancelled. If you do not sign your agreement, you will need to find another way to pay for your insurance policy

You can withdraw from the agreement free of charge within 14 days starting the day after you enter into the agreement. If you do, you will have to pay back any credit you've received. You can give notice by phoning, emailing, or writing to Close Brothers Premium Finance using the details in your Welcome Pack

Please note that if you are a company or partnership consisting of four or more persons you will not benefit from protections under the Consumer Credit Act 1974 or the Consumer Credit Sourcebook of the Financial Conduct Authority

Your Welcome Pack will contain the payment schedule outlining the dates and amounts of all payments that need to be made under this agreement. If there are any changes to your Direct Debit, Close Brothers Premium Finance will always give you two working days' notice.