

Pre-contract credit information

1. Contact details	
Creditor Address	trading as
Credit intermediary Address	
2. Key features of the credit product	
The type of credit	Running account
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit	At the date of the credit agreement (the "Agreement") the credit limit will be £ [REDACTED].
How and when credit would be provided	Credit will be provided to finance the purchase of insurance policies (each a "Relevant Policy") and associated charges. Payment will be made direct to the broker or the insurance company under the Relevant Policy.
The duration of the credit agreement	The Agreement has no fixed or minimum duration.
Repayments	You must make a minimum monthly payment to us each month in respect of each drawing while you owe money under the Agreement. This will be enough to repay each drawing under the Agreement (together with any associated interest and charges) before the expiry of the Relevant Policy it finances. Each drawing under the Agreement will be repayable in instalments, each of which will be an equal proportion of the total amount you must pay in respect of that drawing (as set out in the box below) less the amount of any facility fee and less any credit arrangement fee you may have been charged by your broker (unless this has been financed by us and included in the amount of the drawing). Each minimum monthly payment will consist of a single instalment, except that the first minimum monthly payment may include two or more instalments, depending on when it is due. The first minimum monthly payment will also include any facility fee. The first drawing under the Agreement will be repayable in [REDACTED] instalments.
The total amount you will have to pay This means the amount you have borrowed plus interest and other costs	<p>The total amount you must pay in respect of your first drawing of £ [REDACTED] is £ [REDACTED]. This amount includes any credit arrangement fee you may have been charged by your broker.</p> <p>The total amount payable under the Agreement is £ [REDACTED]. This is how much you would have to pay if you borrowed an amount equal to the credit limit set out above.</p>
The proposed credit will be linked to the supply of specific goods or the provision of a service Description of services Cash price	<p>The proposed credit will be linked to the purchase of a Relevant Policy or Policies.</p> <p>The cash price of the Relevant Policy and any associated charges to be financed by the first drawing is £ [REDACTED].</p>
Security required This is a description of the security to be provided by you in relation to the credit agreement	We have a charge over each Relevant Policy.
3. Costs of the credit	
The rates of interest which apply to the credit agreement	The flat rate interest charge on the first drawing under the Agreement will be [REDACTED]%. This is equivalent to an annual rate of interest of [REDACTED]%, assuming that the drawing is repaid in [REDACTED] instalments starting on the first date when the facility is available. We may notify you to vary the flat rate interest charge and the annual rate of interest.
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit The APR is there to help you compare different offers	The APR will be [REDACTED]%

Related costs	
Any other costs deriving from the credit agreement Conditions under which the above charges can be changed	We may charge: (i) a facility fee each time you make a new drawing or increase the amount of a drawing to finance an increase in the insurance premium. The facility fee for the first drawing under the Agreement will be £ [REDACTED]; (ii) a fee where you ask to move back the due date for any minimum monthly payment by more than seven days; (iii) a fee of £ [REDACTED] where we terminate the Agreement following an event of default for each drawing; and (iv) a fee for any reasonable costs we incur in responding to and dealing with your enquiries. Your broker may have charged a credit arrangement fee of £ [REDACTED] for the arrangement of the first drawing under the Agreement. You may be charged a credit arrangement fee each time you make a new drawing or increase the amount of a drawing to finance an increase in the insurance premium.
Costs in the case of late payments	You will have to pay £ [REDACTED] if we don't receive any minimum monthly payment on time. We may also charge you interest at the annual rate of interest applicable to the relevant drawing on any amount you fail to pay us on time.
Consequences of missing payments	If you miss a payment you will incur extra charges, your credit record may be affected and you may find it harder to borrow again from us or another lender. We may take steps to have the Relevant Policy or Policies terminated. We may also take legal action against you.
4. Other important legal aspects	
Right of withdrawal	You have the right to withdraw from the Agreement without giving any reason before the end of [REDACTED] days beginning with the day after (a) where we send you an agreement signed by us, the day on which you enter into the Agreement or (b) where you sign an agreement that has not been signed by us, the day on which you receive a copy of the Agreement signed by us.
Early repayment	You have the right to repay the credit early in full or in part at any time.
Consultation with a Credit Reference Agency	If we decide not to proceed with an Agreement on the basis of information from a credit reference agency we will inform you of this and of the particulars of that agency.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft Agreement free of charge.
5. Additional information in the case of distance marketing of financial services	
(a) concerning the creditor	
Registration number	Company registration number Financial Services Register number
The supervisory authority	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement	English law
The law applicable to the credit agreement and/or the competent court	English law and subject to the non-exclusive jurisdiction of the English courts.
Language to be used in connection with the credit agreement	English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	Any complaint should be directed to us in the first instance, either by telephone on [REDACTED], by email at [REDACTED] or in writing to us at the address above. If you are unhappy with any response, you may have the right to contact the Financial Ombudsman Service at Tel: E-mail: Website: