

MR D. USER103
103 TEST STREET
TEST TOWN
TE5T 103

Agreement Number: 000053785
Policy Number: PFTEST1

27th April, 2020

Dear MR D USER,

YOUR PREMIUM FINANCE CREDIT AGREEMENT - WELCOME LETTER

Thank you for taking up your insurance policy with Demo Broker and choosing to pay by monthly Direct Debit instalments. Demo Broker has arranged the finance for your insurance and/or associated products through PremFina Ltd.

If you have any queries regarding your insurance policy, please contact Home Emergency Assist on (0330) 09 48 301 or DemoBroker@premfina.com quoting your policy number.

Your repayment schedule is detailed below:

Payment Amount (£)	Due Date	Payment Amount (£)	Due Date
6.53	11-MAY-2020	6.53	27-OCT-2020
6.53	27-MAY-2020	6.53	27-NOV-2020
6.53	27-JUN-2020	6.53	27-DEC-2020
6.53	27-JUL-2020	6.53	27-JAN-2021
6.53	27-AUG-2020	6.53	27-FEB-2021
6.53	27-SEP-2020	6.53	27-MAR-2021

****Please note that for any missed or declined payments outlined in the above schedule, a default charge of £ 27.50 will be applied as stipulated in the Terms and Conditions of your Credit Agreement.***

Your Direct Debit Information

Below are details of your Direct Debit Instruction which you have the right to cancel at any time. If you do cancel your Direct Debit Instruction then your Credit Agreement may be terminated, and any outstanding balance will be payable immediately. If you do not pay the outstanding balance, then your insurance policy may be cancelled.

Account Name: TEST
Sort Code: ****60
Account Number: ****4893

****Please note that we have hidden some of your bank details to protect your security.***

Demo Broker

18 Demo Broker Place, LONDON, W1J
6ER

If you think any of the above details are incorrect please contact PremFina as soon as possible via customers@premfina.com.

A copy of the Direct Debit Guarantee is contained within this letter.

The name you will see collecting payments on your bank statement will be 'FCC re PremFina'. PremFina is Home Emergency Assist's chosen insurance premium finance provider to administrate the monthly collection of your insurance payments.

How Do I Sign My Credit Agreement?

The easiest way to sign your Credit Agreement is electronically. You will receive an email from PremFina providing instructions on how to do this. If you do not receive this, please check your spam/junk folder.

Who Do I Contact?

For any insurance policy related queries including cancellation/amendments, please contact Home Emergency Assist on (0330) 09 48 301 or Demobroker@premfina.com

For any queries relating to your new Credit Agreement, you can visit PremFina's website at www.premfina.com where you can refer to the Frequently Asked Questions section, which may assist you. You can also make overdue payments online and have a webchat with one of their customer service agents.

Alternatively, you can email PremFina's Customer Services Department on customers@premfina.com.

Yours sincerely



Customer Services Department



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, FCC re:PREMFINA will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request FCC re:PREMFINA to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by FCC re:PREMFINA or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when FCC re:PREMFINA asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify FCC re:PREMFINA.