

**Private and Confidential Addressee Only**

MR T. TEST\_1596738001  
Flamingbox Ltd  
14-18 Heddon Street  
Westminster  
London  
W1B 4DA

2nd October, 2020

Dear MR TEST\_1596738001,

**YOUR FINANCED INSURANCE POLICY - REJECTED DIRECT DEBIT PAYMENT - INSTRUCTION CANCELLED**

**Premium Finance Loan Agreement Number: 000068252**

We refer to the insurance premium finance loan provided to you by PremFina Ltd in respect of your insurance policy with Home Emergency Assist. We are writing because you are in arrears under your loan agreement.

We note that your last instalment of 0.00 which was due on was not received due to the direct debit instruction being cancelled. Under the terms of your loan agreement, punctual payment of the instalments is essential. As your instalment was not paid on time, you are now in breach of your loan agreement.

The outstanding amount of 0.00 plus the default fee of £ 27.50 is due by 11th October, 2020. Please contact us on to make payment and provide us with up to date bank account details if necessary, as soon as possible but within the date outlined above. The amount set out above includes a default fee of £ 27.50 which PremFina Ltd is entitled to charge under the terms of your loan agreement as the direct debit request was returned unpaid. We therefore enclose for your attention a Notice of Default Sums relating to this default fee.

**What Happens Next....**

If the payment of the above amount is not received in full by the 11th October, 2020 , we will send you a Default Notice. The purpose of that notice is to provide further detail about your breach of the loan agreement and to set out the action PremFina Ltd intends to take if payment is not received. If you fail to take the action specified in the Default Notice, PremFina Ltd will have no option but to terminate the loan agreement and take steps to cancel the insurance policy/ies which have been financed by that loan. At that stage, PremFina Ltd will ask the insurer to pay any refund of the premium to them so that it can be used as payment towards the outstanding balance of your loan. Please note that if there is still a shortfall after the refund has been applied to your account, you will be required to pay that amount.

If you are experiencing financial difficulties in making the payments and bringing your account up to date, please note that free independent advice and assistance can be obtained from specialist organisations, which include those on the attached information sheet.

Should you wish to discuss your arrears or if you have any further questions, please contact us on 0203 936 0844.

PremFina.com  
Lansdowne House, 1<sup>st</sup> Floor, 57 Berkeley Square,  
Mayfair, London, UK, W1J 6ER

Registered in England and Wales #07208343  
PremFina Limited is the lender and is authorised and regulated  
by the Financial Conduct Authority, under Reference Number 724083.



Please note calls will be monitored and recorded for training purposes.

Yours sincerely



**Head of Client Services**

**Tel: 0203 936 0844**

**[homeemergencyfinance@premfina.com](mailto:homeemergencyfinance@premfina.com)**

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**IMPORTANT - YOU SHOULD READ THIS CAREFULLY**

**Notice of Default Sums given under section 86E of the Consumer Credit Act 1974**

This is a notice of default sums given in compliance with section 86E of the Consumer Credit Act 1974.

Date 2nd October, 2020

To:-  
("The Debtor")  
MR T. TEST\_1596738001  
Flamingbox Ltd  
14-18 Heddon Street  
Westminster  
London  
W1B 4DA

The Creditor is PremFina Ltd ("the Lender") of Lansdowne House, 1st Floor, 57 Berkeley Square, Mayfair, London W1J 6ER

Premium Finance Loan Agreement Number 000068252 ("the agreement")

1. As at you became liable to pay a default fee of £ 27.50. This default fee is payable as a result of your direct debit request being returned unpaid.
2. The default fee is payable on .
3. The total amount of all the default sums included in this notice is £ 27.50.

This Notice does not take account of default sums which we have already told you about in another default sum notice, whether or not those sums remain unpaid.

**Interest**

We are not entitled to charge you interest on the default sums for the first 28 days after we have given you this notice. However if the sums are not paid in full by that date interest will be charged at the rate of 12.02%. Since this interest rate is a variable rate, the rate which we will apply to the default sum once the 28 days have passed may be different.



# Arrears

## Information sheet

No.001

If you are behind with payments and have received an arrears notice here is some important information to help you.

### Don't ignore the problem

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- **Work out how much money you owe.**  
To do this, you will need to make a list of all the organisations you owe money to. A debt adviser can help you.
- **Contact the organisations you owe money to.**  
Let them know you are having problems. They may be able to discuss options for paying back what you owe.
- **Get free help and advice.** Your rights and options depend on the type of agreement, and the law can be complex. You can get free independent help and advice from a number of organisations – see over for details.
- **Put priority debts first.** Some debts are more urgent than others because the consequences of not paying them can be more serious than for other debts, for example, mortgage, rent, council tax/ rates, or gas or electricity arrears. A debt adviser can help you to budget to keep your finances under control.
- **Think carefully before borrowing money to repay debts.** Get advice before borrowing against your home – you will pay more in the long run and you risk losing your home.
- **You may be able to ask a court for more time to repay a debt** – but only in some circumstances. Speak to a debt adviser before considering court action. Keep copies of letters and emails in case these are needed by the court.

### Doing nothing could make things worse

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- The lender could take legal action against you, and you could end up paying more in interest and charges. Missed payments could affect your credit rating and make it more difficult to get credit in future.

See over for details of where to get help and advice.

## Help and advice

You can contact the following not-for-profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.

### Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or phone 0800 138 7777 to speak to a Money Adviser.

### Money Advice Scotland

If you live in Scotland, phone 0141 572 0237 or visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) to find contact details for debt advice in your local area.

### Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice (address in the phone book) or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

### Citizens Advice Northern Ireland

If you live in Northern Ireland, phone 0800 028 1881, email [debt.advice@citizensadvice.co.uk](mailto:debt.advice@citizensadvice.co.uk) or visit [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk) for debt advice.

### Citizens Advice Wales

If you live in Wales, you can call Adviceline on 0300 330 1313 if you want to speak to someone about your debts. Calls cost 12p per minute from a landline, and from 3p to 45p from a mobile or visit [www.citizensadvice.org.uk/wales/debt-and-money/help-with-debt/get-help-with-your-debts/get-help-with-your-debts](http://www.citizensadvice.org.uk/wales/debt-and-money/help-with-debt/get-help-with-your-debts/get-help-with-your-debts).

### AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities – [www.adviceuk.org.uk](http://www.adviceuk.org.uk) or phone 0300 777 0107.

### Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at [www.capuk.org](http://www.capuk.org) then call 0800 328 0006.

### National Debtline

If you live in England, Wales or Scotland phone 0808 808 4000 or visit [www.nationaldebtline.org](http://www.nationaldebtline.org) for debt advice and information.

### StepChange Debt Charity

For debt advice throughout the UK phone 0800 138 1111 or visit [www.stepchange.org](http://www.stepchange.org).

## Other useful organisations

### Civil Legal Advice

You may get legal aid if your home is at risk. Check at [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice) or phone 0845 345 4345.

### Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help – phone 0300 123 9123 or 0800 023 4567 or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).