

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,

Statutory Default Notice and Notice of Default Sums

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 as the loan agreement for your insurance policy is in arrears.

We enclose a Default Notice which includes a Notice of Default Sums sent to you in accordance with the Consumer Credit Act 1974 because you have breached the loan agreement by failing to make a payment when due.

In order to bring your payments up to date, the total amount of £0.00, including any default fees, is due by 16th October, 2020.

To make this payment by the due date stated, please select the following link:

https://pay.premfina.com/?pf_agreement_number=000068252&pf_last_name=TEST_1596738001

This will take you directly into a summary of the amount now due and where you can make a payment by card. Alternatively, please visit our website www.premfina.com and click on "Payments" in the menu at the top of the site to make the online payment accordingly via card. Please note that you will need to insert your Loan Agreement Number which you will find on this letter.

If you need to call us, you can do so directly on 0203 936 0844. Please note you will need to advise us if your bank account details have changed for future payment collections otherwise further unpaid instalments can lead to your agreement/insurance being cancelled.

Please make the payment as soon as possible and before the due date stated above.

If you are experiencing financial difficulties in making the payments and bringing your account up to date, please contact us to discuss potential solutions. 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 check our FAQ section on our website. However, if you should need to contact us, please call on 0203 936 0844. Please note calls will be monitored and recorded for training purposes.

PremFina.com
Lansdowne House, 1st 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.



Yours sincerely



Head of Client Services

Tel: 0203 936 0844

homeemergencyfinance@premfina.com

PremFina.com

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IMPORTANT - YOU SHOULD READ THIS CAREFULLY

This is a default notice served under Section 87(1) of the Consumer Credit Act 1974 ("the Act").

Date 2nd October, 2020

To:
MR T. TEST_1596738001
Flamingbox Ltd
14-18 Heddons 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. You have breached clause 1.1 of the agreement which requires you to make punctual monthly payments to the Lender on the dates set out in the agreement.
2. The breach is in not paying the monthly payment(s) of £18.67 due on .
3. To remedy the breach you must pay the above sum(s) of money to the Lender by 16th October, 2020.

IF THE ACTION REQUIRED BY THIS NOTICE IS TAKEN BEFORE THE DATE SHOWN NO FURTHER ENFORCEMENT ACTION WILL BE TAKEN IN RESPECT OF THE BREACH.

IF YOU DO NOT TAKE THE ACTION REQUIRED BY THIS NOTICE BEFORE THE DATE SHOWN THEN THE FURTHER ACTION SET OUT BELOW MAY BE TAKEN AGAINST YOU.

4. The action which the Lender intends to take by reason of the breach of the agreement is:

- (a) terminate the agreement;
- (b) demand the total amount payable under the agreement less any sums already paid and any applicable rebate;
- (c) report your default to the credit reference agencies;
- (d) contact your insurer to request that the insurance policy or policies financed by the Agreement are cancelled; and
- (e) apply any refund of premium to the outstanding balance.

Please note that you will be liable for any shortfall after the refund has been applied.

5. The amount of money which the Lender will demand is £0 (the total outstanding amount) less any payments made in 14 days from the date of this letter.

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IF YOU HAVE DIFFICULTY IN PAYING ANY SUM OWING UNDER THE AGREEMENT OR TAKING ANY OTHER ACTION REQUIRED BY THIS NOTICE, YOU CAN APPLY TO THE COURT WHICH MAY MAKE AN ORDER ALLOWING YOU OR ANY SURETY MORE TIME.

You should be aware that if we take you to court and get a judgment against you requiring you to pay us the money you owe us under the agreement, you may have to pay us both the amount of the judgment and interest under the agreement on all the sums owed by you at the date of the judgment until you have paid these in full. This means that even if you pay off the whole amount of the judgment, you may still have a further sum to pay.

IF YOU ARE NOT SURE WHAT TO DO, YOU SHOULD GET HELP AS SOON AS POSSIBLE. FOR EXAMPLE YOU SHOULD CONTACT A SOLICITOR, YOUR LOCAL TRADING STANDARDS DEPARTMENT OR YOUR NEAREST CITIZENS' ADVICE BUREAU.

This notice should include a copy of the current Financial Conduct Authority information sheet on default. This contains important information about your rights and where to go for support and advice. If it is not included, you should contact us to get one.



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.

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 became payable on .
3. The total amount of all the default sums included in this notice is £27.50.

This Notice only relates to the breach of not paying the monthly payment(s) of £18.67 on in relation to the agreement number stated above.

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%.



Default

Information sheet

No.002

If you have been sent a default notice warning of potential action against you here is some important information to help.

Don't ignore the problem. There are things you can do and people who can help.

But you need to act NOW!

- **Read the default notice carefully.** It explains what you need to do, and what could happen if you don't respond. If you are not sure what it means, ask the lender or a debt adviser.
- **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.
- **A debt adviser may be able to negotiate on your behalf.** They can suggest ways to deal with the problem and to make sure the most important debts are paid first.
- **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.

If you don't do something quickly, the lender can take action against you.

For example, by demanding payment of money owed, or repossessing goods on hire-purchase. If the debt is secured against your home, you could lose your home. The default could stay on your credit file for six years, making it more difficult to get credit.

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 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 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.

Citizens Advice Northern Ireland

If you live in Northern Ireland, phone 0800 028 1881, email debt.advice@citizensadvice.co.uk or visit 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.

AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities – 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 then call 0800 328 0006.

National Debtline

If you live in England, Wales or Scotland phone 0808 808 4000 or visit 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.

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 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.