# Diligent, Impartial & Transparent Advice Provided By Experts



## **Close Brothers Premium Finance**

- Your finance will be provided by Close Brothers Limited trading as Close Brothers Premium Finance (CBPF)
- You will need to agree for your personal data to be passed to CBPF for the administration of your agreement
- If you have any questions about your agreement, you can contact CBPF on 0333 3218566

#### Cost

• The total amount you'll pay to finance your insurance is within our email.

#### **Assessment**

- To assess your application, CBPF may use credit scoring, credit reference agencies and automated decision-making systems.
- CBPF will also carry out an Anti-Money Laundering assessment. The assessment will take place after CBPF has received
  your signed credit agreement, if it is unsuccessful CBPF will notify you in writing. You will then need to find an alternative
  way to pay for your insurance premium.

#### **Welcome Pack**

- CBPF will send you a Welcome Pack which will include the pre-contract credit information.
- This provides full information about the agreement. It's important that you read this as it will help you decide whether this is the right product for you.

### **Key Information**

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

- It's only appropriate for funding your insurance policy
- If you fail to pay an instalment on time, you'll be charged a default fee, this will be automatically collected with the missed payment
- If CBPF is unable to collect under your Direct Debit, they may cancel your agreement. You could incur a cancellation fee. You'll 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 don't sign your agreement, you will need to find another way to pay for your insurance policy

**Withdraw** - 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'll have to pay back any credit you've received. You can give notice by phoning, emailing or writing to CBPF using the details in your Welcome Pack.