

PAYMENT IN FULL AND/OR PAYMENT OF DEPOSIT

CARAVAN*wise*

If you decide to pay your premium in full you may either pay by cheque, Maestro, Delta, Visa or Master Card. You may also pay your DD deposit by any of these methods.

Please make cheques payable to "Caravanwise Ltd." Cheque Your Postcode

Payment Amount £ Telephone No.

Please debit my Visa MasterCard Maestro Delta Expiry Date Issue No. (Maestro Only)

Card Number Security number (Last 3 digits on signature strip)

Card Holders Name Signature



PAYMENT BY INSTALMENTS Direct Debit from Finsure Premium Finance

If you qualify for credit facilities we ask for a deposit of 20% of the annual premium and spread the balance plus a small credit charge into 10 equal instalments starting the first month after cover commences. You will be notified by letter of the premium, charge for credit, (please note that any change to the percentage charge will not be effected until renewal of this policy) and repayment details prior to the withdrawal of the first instalment. In the event of there being a delay in collecting the first withdrawal it will include all instalments due up to that date.

For example: Annual Premium (incl IPT) £100.00 **Minimum Premium £100**
 less Deposit £20.00
 Amount of Credit £80.00 **Payable by 10 monthly instalments of £8.80**
 plus Credit Charge of 10% £8.00
 Total Outstanding £88.00 **Total Amount Payable £108.00APR = 23.5%**

THE DIRECT DEBIT GUARANTEE

1 This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank/Building Society. **2** If the amounts to be paid or the payment dates change, Finsure will notify you 7 days in advance of your account being debited or as otherwise agreed. **3** If an error is made by Finsure or your Bank/Building Society, you are guaranteed a full and immediate refund of the amount paid from your branch. **4** You can cancel a Direct Debit at any time, by writing to your Bank/Building Society. Please also send a copy of your letter to us.

MAIN TERMS AND CONDITIONS

1 In the first year the premium is paid by a deposit of 20% of the annual premium and 10 monthly instalments. **2** The first instalment is due one month after the policy commences, with future instalments due monthly on or around the same date. **3** The dates and amounts of your monthly instalments will be sent to you by post at least seven days before the first instalment. **4** If there is any delay in collecting the first instalment, when it is collected all payments due will be collected together at that time -please make provision for this. **5** The policy is an annual contract. Following a claim, total loss settlement or disallowance of a No Claim Bonus, any balance of the premium outstanding must be paid in full and we reserve the right to deduct any arrears from a claim settlement. **6** In the event of the policy being cancelled in the first year, the following scale of charges will apply, subject to no claims:

Period of Cover	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	Over 8 Months
% of Annual Premium	20%	30%	40%	50%	60%	70%	80%	90%	100%

ABOUT FINSURE Finsure is an award winning premium finance company and is a subsidiary of NIG. It enables customers to spread the cost of their insurance over a year in easy to pay instalments. Finsure provides customers with a high level of service with staff who have an excellent understanding of insurance. Finsure administers direct debit business on the behalf of NIG.

WARNING Finsure may use the information you provide in your application in order to obtain a credit search from a credit reference agency. That agency would keep a record of any such search. Finsure may also supply information to a credit reference agency about your performance with the credit agreement made between Finsure and yourself. This information could be made

1/1/2005

Direct Debit Mandate PLEASE FILL IN THE WHOLE FORM

I wish to pay my insurance premium by instalments

Name in FULL (BLOCK CAPS)

Date of Birth

Proposer's/Policyholder's Signature

Office use only Agency No 8343 (Home)
3455 (Motor)

Date Policy No

Instruction to your Bank or Building Society to pay Direct Debits

1 Name(s) of account holder(s)

2 Name and full postal address of your Bank or Building Society branch

To: The Manager

Bank or Building Society

Address

Postcode

3 Branch sort code (from the top right hand corner of your cheque)

Originators Identification Number

4 Bank or Building Society account number

5 Finsure Premium Finance reference number (office use only)

6 Instruction to your Bank or Building Society
Please pay Finsure Premium Finance Ltd Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee.

Signature(s)

Date



NO ACKNOWLEDGEMENT REQUIRED

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

I understand that this Instruction may remain with the originator Finsure and details may be passed to my Bank/Building Society electronically.