

PAYMENT BY INSTALMENTS

NIG Direct Debit

If you qualify for credit facilities we spread the premium plus a small credit charge into 11 equal instalments. 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
plus Credit Charge of 12.5% £12.50
Total Amount Payable £112.50

Payable by 11 monthly instalments of £10.23
APR 27.1%

MAIN TERMS AND CONDITIONS

1 The premium is paid by 11 monthly instalments. **2** The dates and amounts of your monthly instalments will be sent to you by post at least seven days before the first instalment. **3** 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. **4** 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.

WARNING Finsure Premium Finance Limited 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 Premium Finance Limited may also supply information to a credit reference agency about your performance with the credit agreement made between Finsure Premium Finance Limited and yourself. This information could be made available to other persons using the services of the credit reference agency before deciding whether to grant credit.

5/5/2010

This Guarantee should be detached and retained by the payer.

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 Finsure Premium Finance Limited will notify you seven working days in advance of your account being debited or as otherwise agreed. If you request Finsure Premium Finance Limited 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 Finsure Premium Finance Limited 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 Finsure Premium Finance Limited 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 us.



Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ball point pen.

Finsure Premium Finance Limited is based at Worldwide House, Thorpe Wood, Peterborough, PE3 6SB

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Name(s) of account holder(s)

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Bank/building society account number

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Branch sort code

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Service user number

8	3	0	7	9	6
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Reference

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FOR Finsure Premium Finance Limited OFFICIAL USE ONLY
This is not part of the instruction to your bank or building society.
Once completed please send to: Caravanwise Limited
100 Ringwood Rd, Walkford, Christchurch BH23 5RF

Instruction to your bank or building society

Please pay Finsure Premium Finance Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Finsure Premium Finance Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date
