PREMIUM CREDIT

For repayment queries

Visit: **help.premiumcredit.com/faq-personal-customers**

Call: 0344 736 9820

Premium Credit Ref: **D308512LBM**

Mrs E Davies
25 Parish Close
Ash
Aldershot
GU12 6NU

For all other queries

Contact: **Cliverton**

Insurance Ref: DAEX03PM03

29th March 2023

Your new repayments for the renewal of your insurance policy

Dear Mrs Davies

Cliverton have told us that you are renewing with them and you'd like us to finance your insurance premium again.

How much you're borrowing

The renewal amount is £661.94.

This includes:

- A transaction amount of £594.47
- A transaction fee of £67.47 (transaction percentage: 11.35%) - this is subject to a minimum transaction fee of £10.00

What you need to know

If you do not want to go ahead with this transaction, you must notify us within 14 days of the date on this letter. If you do not notify us, we will continue to collect your repayments.

Your repayments

Your first Direct Debit repayment of £73.62 is already due and will be collected on or just after 11th April 2023.

After that we will collect your repayments of £73.54 monthly, please see the following table.

On your bank statement the collector's name will be Premium Credit Ltd and the reference will be 04ADZE7238/012.

If a repayment is due on a weekend or public holiday, we'll take it on the next working day.

Repayment	Due date	Amount	Repayment	Due date	Amount
1	22 March 2023	£73.62	6	22 August 2023	£73.54
2	22 April 2023	£73.54	7	22 September 2023	£73.54
3	22 May 2023	£73.54	8	22 October 2023	£73.54
4	22 June 2023	£73.54	9	22 November 2023	£73.54
5	22 July 2023	£73.54			

Please note:

- If you miss a repayment, in line with your Credit Agreement we will apply a £25.00 Default Charge to your account.
- Your credit limit is now £662.00, which is slightly higher than your current premium. If you make changes to your insurance policy which result in an additional premium, we can add this to your Credit Agreement and we will tell you about any changes to your credit limit and your repayments.
- Part B of the Credit Agreement shows a summary of the charges that may be incurred.
- We will accept this request to fund on 9 April 2023 (the "Transaction Date").
- A copy of your Direct Debit Guarantee is below.

We're always happy to help

- For queries about your repayments, scan or click on the QR code, or contact us (details above).
- For additional support with the service we provide, please call us on the details above or go to https://www.premiumcredit.com/additional-support.
- If you have questions about your insurance policy, please contact Cliverton.

Yours sincerely



Josie Pileio
Chief Operations Officer
Premium Credit Limited

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, Premium Credit Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd 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 Premium Credit Ltd or your bank or building society, you're entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you're not entitled to, you must pay it back when Premium Credit Ltd 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.