

# Ways to pay your premium

We accept payment by the following methods

**By Cheque** Cheques should be made payable to Graybrook Insurance Brokers Limited and sent to Graybrook Hallam, 8 Chandlers Way, South Woodham Ferrers, Essex CM3 5TB

## By BACS (Bank Transfer) Cardholders Signature

Payment Reference: If you are renewing a policy, please use the Policy/Certificate Number  
If you are taking out a new policy, please use the insured name

Bank Name: Barclays Bank Plc Sort Code: 20-19-95  
Account Name: Graybrook Insurance Brokers Limited Account Number: 20402419

## By Credit / Debit Card

We accept the following cards: Visa Debit, Maestro, Visa Credit and MasterCard

Please enter your card details and return this form to Graybrook Hallam, 8 Chandlers Way, South Woodham Ferrers, Essex CM3 5TB or call us on 01245 321185 (**returning the form by email is not advised**)

Card Type (delete as appropriate)	<input type="checkbox"/> Visa Debit	<input type="checkbox"/> Maestro	<input type="checkbox"/> Visa Credit	<input type="checkbox"/> MasterCard
Email Address	<input type="text"/>		Telephone Number	<input type="text"/>
First Line of Billing Address	<input type="text"/>		Postcode	<input type="text"/>
Payment Amount	£ <input type="text"/>	Card Holder Name	<input type="text"/>	
Card Holder Signature	<input type="text"/>			
Card Number	<input type="text"/>	<input type="text"/>	Security Code	<input type="text"/>
	<input type="text"/>	<input type="text"/>	Expiry Date	<input type="text"/>

## Monthly Instalment Facility

Where it is not possible to pay premiums monthly direct to your insurers, you may apply to Close Premium Finance (the lender) for a loan in respect of the amount due. The loan is repayable by Direct Debit over 10 monthly instalments, subject to the interest rate of 5.05% . **Representative example: Service Charge rate 5.05% representative 9.6% APR variable.**

**Facility fee Nil – subject to minimum charge for credit of Nil The credit limit is assumed for this example to be £675**

**The full calculation of which would be:- Amount funded - £675.00, Service Charge- £34.09, Total payable - £709.09**

**Initial Instalment £70.91 Followed by 9 instalments of £ 70.91**

The amount financed will be transferred to Graybrook Hallam (the credit broker and insurance broker) for payment of the premium due to your insurer.

**Please carefully read the Important Notes overleaf before choosing this option. If you do not maintain your repayments under the agreement your policy may be cancelled and you could incur additional charges.**

Although there are other premium finance providers available, we have selected Close Premium Finance for their experience and competitive interest rates in this market.

Please enter you details below and return this form to Graybrook Hallam, 8 Chandlers Way, South Woodham Ferrers, Essex CM3 5TB or call us on 01245 321185 (**returning the form by email is not advised**)

<b>For Office</b>	CPF Reference	Premium	Start / Renewal Date
<b>Use Only</b>	Policy Holder	Policy Number	
Signature	<input type="text"/>	Position	<input type="text"/>
		Date	<input type="text"/>
Correspondence Address	<input type="text"/>		
Postcode	<input type="text"/>	Mobile Number	<input type="text"/>
Email Address	<input type="text"/>		
Account Name	<input type="text"/>		
Account Number	<input type="text"/>	Sort Code	<input type="text"/>

**If you are a sole trader or trade as a non LLP partnership please state the date of birth of either yourself or one of the partners:**

<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------

Graybrook Hallam is a Trading Name of James Hallam Limited which is authorised and regulated by the Financial Conduct Authority (FCA)

## Important Information about Close Premium Finance

### What can this agreement be used for?

Premium Finance is the easy way to pay for insurance, it is not suitable for any other purpose. It is a loan that allows you to spread the payment for your premium over a period of time.

### What will it cost me?

You will have to pay back the money you draw down under the agreement and pay interest, a facility fee (if charged) and any credit arrangement fee you may have been charged by your broker (which will be included in the amount drawn down if funded by us).

### What will happen if I do not pay my minimum monthly payments on time?

If you fail to make a minimum monthly payment you will be charged a default fee (currently £30 increased to £50 for premiums over £5,000) which will be collected at the same time as the missed payment. Your credit rating may be affected and your credit agreement may be cancelled which could result in you being charged a cancellation fee and could lead to your insurance policy being cancelled. You will have to pay back any money you owe CBPF. All charges are set out in the costs of the credit section of the Standard European Consumer Credit Information (SECCI).

### How do I Pay?

All monthly instalments are paid by Direct Debit.

### What do I need to read before entering into the credit agreement?

It is important that you read all the information presented, in particular the Standard European Consumer Credit Information (SECCI) and take time to consider it carefully. This information will be sent on acceptance of your loan and help you make an informed decision about whether this is the right product for you.

### Do I have any right of withdrawal?

You have the right to withdraw from the credit agreement before the end of 14 days beginning with the day after the day on which you receive a copy of the agreement signed by us. If you wish to withdraw you must give us notice by phoning, emailing or writing to us using the details below. If you withdraw from the credit agreement you must repay the amount of credit within 30 days beginning the day after you notified us of your intention to withdraw. You will have to make alternative arrangements to pay for your insurance.

### Cancellation

Fee in the event of the loan cancellation due to defaults - £15 (increased to £125 for premiums over £5,000)

### Am I tied to any insurance company?

Close Premium Finance is independent so your broker is free to recommend the best policies. We simply forward the funds for your premium to your broker who then forwards it to the insurance company.

### How do I Renew?

We will invite renewal through your broker, well in advance of your renewal date. You will not be required to sign any further documentation.

### How can I get further information about my credit agreement?

If you have any questions or you would like more information, you can call Close Brothers Premium Finance on 0333 321 8566 between 9am and 5.30pm, Monday to Friday, email at [customerservicespf@closebrothers.com](mailto:customerservicespf@closebrothers.com) or write to Close Brothers Premium Finance, Wimbledon Bridge House, 1 Hartfield Road, London, SW19 3RU.