

# 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 Insurance Brokers Limited, 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 Insurance Brokers Limited, 8 Chandlers Way, South Woodham Ferrers, Essex CM3 5TB or call us on 01245 321185

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"/>	<input type="text"/>	<input type="text"/>
	Security Code	<input type="text"/>	Expiry Date	<input type="text"/>

## Monthly Instalment Facility Only available on premiums (inclusive of Insurance Premium Tax and Fees) of £186 and over

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 an interest charge of 5.75% on the total amount borrowed (unless the premium is below £186, where a flat credit charge of £10 will be applied instead of interest by Close Premium Finance). The amount financed will be transferred to Graybrook Insurance Brokers Limited (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 Insurance Brokers Limited, 8 Chandlers Way, South Woodham Ferrers, Essex CM3 5TB or call us on 01245 321185

<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"/>	Telephone Number	<input type="text"/>
Account Name	<input type="text"/>		
Account Number	<input type="text"/>	Sort Code	<input type="text"/>
		<input type="text"/>	<input type="text"/>
<b>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:</b>			<input type="text"/>

## Important Notes from Close Premium Finance

### What is Premium Finance?

Premium finance is the easy way to pay for insurance. It is a loan that allows you to spread the payment for your premium over a period of time. This is where Close Premium Finance comes in. Through your broker we lend you the money for your premium at a competitive rate of interest. You then repay the loan through an instalment plan that allows you to manage your cashflow more easily.

### Who are Close Premium Finance?

Close Premium Finance is part of the Close Brothers Group, the largest independent, quoted merchant banking group in the UK. Founded in the City of London in 1878, the Close Brothers Group now employs over 2,200 people and has total assets of £4bn. Close Premium Finance introduced the concept of premium finance to the UK in 1977 and currently funds over £2bn of insurance premiums every year. However size isn't everything. We also lead the premium finance industry in product innovation and service, and have been voted 'Best Premium Finance Provider' 8 times in the last 12 years by insurance brokers. We are determined not to rest on our laurels and we always aim to give the highest possible standard of service.

### What are the benefits of using Close Premium Finance?

We work closely with your broker to help you manage your premium payments. We use a cutting edge technology called i-prompt to help brokers deal with your questions as swiftly and efficiently as possible, and because your broker can access our online service, paperwork is kept to a minimum. The system is very flexible, so if you want to change your repayment date or add another policy to your premium it can be dealt with electronically, with one call.

### How do I pay?

All monthly instalments are paid by direct debit.

### Are there any extra charges?

As you would expect from most finance companies we do charge interest and fees. Our interest rate is highly competitive (please ask your broker for details), and our other fees and charges are as below:

#### Missed Payments/Default Fees

Fee in the event of a default in the minimum monthly payment - £40

#### Cancellation

Fee in the event of the loan cancellation due to defaults - £15

#### Sundry

Fee in the event of unusual activity on the account £15

In addition to the above, administration fees of up to £50.00 may be applied. A service fee may be incurred for a positive Mid Term Adjustment of up to £10.00

### 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.

If you have any further questions, please contact your broker, or contact Close Premium Finance via their website [www.closepf.com](http://www.closepf.com) or by telephone on 0870 241 3418