

<b>Introduction to Close Brothers</b>	<ul style="list-style-type: none"> <li>Your finance will be offered by Close Brothers Limited trading as Close Brothers Premium Finance (CBPF)</li> <li>Do you agree for your personal data to be passed to CBPF for the administration of your agreement?</li> <li>If you have any questions about your agreement you can contact CBPF on 0333 321 8566</li> </ul>
<b>Cost</b>	<ul style="list-style-type: none"> <li>The total amount you'll pay to finance your insurance is £[X], which includes interest of £[X]. The first instalment will be £[X], followed by [X] monthly instalments</li> </ul>
<b>Assessment</b>	<ul style="list-style-type: none"> <li>To assess your application, CBPF may use credit scoring, credit reference agencies and automated decision-making systems. The assessment will take place after CBPF has received your application. If it is unsuccessful CBPF will notify you in writing. You will then need to find an alternative way to pay for your insurance premium.</li> </ul>
<b>Welcome Pack</b>	<ul style="list-style-type: none"> <li>CBPF will send you a Welcome Pack which will include the Standard European Consumer Credit Information Sheet (SECCI)</li> <li>This provides full information about the agreement. It's important that you read this as it will help you decide whether this is the right product for you</li> </ul>
<b>Key information</b>	<p>There are some important things you need to know about this agreement:</p> <ul style="list-style-type: none"> <li>It's only appropriate for funding your insurance policy</li> <li>If you fail to pay an instalment on time you'll be charged a default fee of £[X], this will be collected with the missed payment</li> <li>If CBPF is unable to collect under your Direct Debit, they may cancel your agreement. You could incur a cancellation fee of £[X]. You'll be liable for all sums owing and any charges</li> <li>Missing payments may affect your credit rating and your insurance policy may be cancelled</li> <li>If you don't sign your agreement, you will need to find another way to pay for your insurance policy</li> </ul>
<b>How to withdraw</b>	<ul style="list-style-type: none"> <li>You can withdraw from the agreement free of charge within 14 days starting the day after you enter into the agreement. If you do, you'll have to pay back any credit you've received. You can give notice by phoning, emailing or writing to CBPF using the details in your Welcome Pack</li> </ul>
<b>Regulatory protection for commercial customers</b>	<ul style="list-style-type: none"> <li>Please note that as you are a company / partnership consisting of four or more persons you will not benefit from protections under the Consumer Credit Act 1974 or the Consumer Credit Sourcebook of the Financial Conduct Authority</li> </ul>

## Direct Debit set up

<b>Questions</b>	<ul style="list-style-type: none"> <li>Have you got any questions?</li> <li>Would you like to set up your payments now?</li> </ul>
<b>Setting up the payment</b>	<ul style="list-style-type: none"> <li>Are you the account holder of a UK Bank or Building Society and you are the only person required to authorise debits? <b>If customer answers no to either question, arrange to send paper version of DDI and close call</b></li> <li>Please confirm the name, sort code and account number of the account you wish to be debited? <b>Take details</b></li> <li>Let me repeat them back to you. The account name is [account name], sort code is [sort code], the account number is [account number], is this correct? <b>ONLY TO BE OFFERED TO CUSTOMERS IF THE BROKER IS SURE THEY HAVE THE CBPF PREFERRED PAYMENT DATE FEATURE</b></li> <li>Is there a particular day of the month you would like your payments to be taken?</li> </ul>
<b>Advance notice</b>	<ul style="list-style-type: none"> <li>Your Welcome Pack will contain the payment schedule outlining the dates and amounts of all payments that need to be made under this agreement</li> <li>If there are any changes to your Direct Debit, CBPF will always give you two working days' notice</li> <li>The company name which will appear on your bank statement will be [CBPF OR Close-Broker Name]</li> <li>All Direct Debits are protected by a guarantee, would you like me to read that guarantee to you now or are you happy to wait for the copy in your Welcome Pack?</li> </ul>
<b>Direct Debit Guarantee - if requested</b>	<p><b>ONLY TO BE READ IF CUSTOMER REQUESTS</b></p> <ul style="list-style-type: none"> <li>In the future if there is a change to the date, amount or frequency of your Direct Debit, CBPF will always give you two working days' notice in advance of your account being debited. In the event of an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that accept instructions to pay Direct Debits. A copy of the safeguards under the Direct Debit Guarantee will be sent to you with the confirmation letter</li> </ul>
<b>Direct Debit set up</b>	<ul style="list-style-type: none"> <li>Your Direct Debit Instruction is now set up, you will receive confirmation of this within your Welcome Pack</li> </ul>
<b>Deposit payment</b>	<ul style="list-style-type: none"> <li><b>If a deposit is required take card payment</b> <b>If no: You must obtain the permission of the cardholder before taking any payments. Record the name and address of the cardholder</b></li> </ul>

Section	What we ask you to say to the customer	Requirement
<b>Introduction to Close Brothers</b>	<ul style="list-style-type: none"> <li>Your finance will be provided by Close Brothers Limited trading as Close Brothers Premium Finance (CBPF)</li> <li>Do you agree for your personal data to be passed to CBPF for the administration of your agreement?</li> <li>If you have any questions about your agreement you can contact CBPF on 0333 321 8566</li> </ul>	<ul style="list-style-type: none"> <li>Introduction of Close Brothers Premium Finance (CBPF) to the customer</li> <li>Data Protection Act and CONC 2.5.3 to explain and gain consent to pass data to CBPF</li> <li>Satisfies CONC 4.2.5R (1) (d): Before making a regulated agreement the firm must advise the customer how to ask the firm for further information and explanation</li> </ul>
<b>Cost</b>	<ul style="list-style-type: none"> <li>Explain payments to customer, including how much their first payment will be, the amount of their monthly payment, and any catch-up payments</li> </ul>	<ul style="list-style-type: none"> <li>Satisfies Pre-contract disclosure and adequate explanations covered by CONC 4.2.5R (2) (b). The customer must be provided with a clear breakdown of how much they will have to pay periodically and, where the amount can be determined, in total under the agreement</li> </ul>
<b>Assessment</b>	<ul style="list-style-type: none"> <li>To assess your application, CBPF may use credit scoring, credit reference agencies and automated decision-making systems</li> <li>The assessment will take place after you have signed the credit agreement. If your application is unsuccessful CBPF will cancel your credit agreement and notify you in writing. You will then need to find an alternative way to pay for your insurance premium.</li> </ul>	<ul style="list-style-type: none"> <li>Satisfies the requirement to within the DPA to disclose the use of credit scoring and automated decision making</li> <li>This ensures that the potential customer is notified that the continuation of credit is subject to an affordability assessment and that if the credit assessment is unsuccessful the credit agreement with CBPF will be terminated and the customer will need to find an alternative way to pay for their insurance premium</li> </ul>
<b>Welcome Pack</b>	<ul style="list-style-type: none"> <li>CBPF will send you a Welcome Pack which will include the Standard European Consumer Credit Information Sheet (SECCI)</li> <li>This provides full information about the agreement. It's important that you read this as it will help you decide whether this is the right product for you</li> </ul>	<ul style="list-style-type: none"> <li>Satisfies CONC 4.2.5R(1)(b): Before making a regulated agreement the firm must advise the customer to consider the information which is contained in the SECCI</li> <li>Satisfies Pre-contract disclosure and adequate explanations covered by CONC 4.2.5R (1). The customer must be provided with an adequate explanation, covering certain information, before they enter into a regulated agreement</li> </ul>
<b>Key information</b>	<p>There are some important things you need to know about this agreement:</p> <ul style="list-style-type: none"> <li>It's only appropriate for funding your insurance policy</li> <li>If you fail to pay an instalment on time you'll be charged a default fee of £[X], this will be collected with the missed payment</li> <li>If CBPF is unable to collect under your Direct Debit, they may cancel your agreement. You could incur a cancellation fee of £[X]. You'll be liable for all sums owing and any charges</li> <li>Missing payments may affect your credit rating and your insurance policy may be cancelled</li> <li>If you don't sign your agreement, you will need to find another way to pay for your insurance policy</li> </ul>	<ul style="list-style-type: none"> <li>Satisfies Pre-contract disclosure and adequate explanations covered by CONC 4.2.5R (2) (a). The customer must be made aware of features of the agreement which may make the credit unsuitable for particular types of use. As this agreement can only be used for funding insurance we have stated this</li> <li>Satisfies Pre-contract disclosure and adequate explanations covered by CONC 4.2.5R (2) (d). The customer must be made aware of the principal consequences arising from a failure to make payments under the agreement</li> <li>Required to ensure the customer is aware of the consequences of not returning the agreement</li> </ul>
<b>How to withdraw</b>	<ul style="list-style-type: none"> <li>You can withdraw from the agreement free of charge within 14 days starting the day after you receive your agreement signed by CBPF. If you do, you'll have to pay back any credit you've received. You can give notice by phoning, emailing or writing to CBPF using the details shown in the Welcome Pack</li> </ul>	<ul style="list-style-type: none"> <li>Satisfies Pre-contract disclosure and adequate explanations covered by CONC 4.2.5R (2) (e). The customer must be given details of the effect of them exercising their right to withdraw from the agreement and how and when this right may be exercised</li> </ul>
<b>Direct Debit</b>	<ul style="list-style-type: none"> <li>Direct Debit Set Up</li> </ul>	<ul style="list-style-type: none"> <li>The Direct Debit script satisfies the current (BACS) Paperless Direct Debit Scheme Rules</li> </ul>