

PRE-CONTRACT CREDIT INFORMATION

1. Contact details

Creditor	esure Insurance Limited.
Address	The Observatory, Reigate, Surrey, RH2 0SG.
Credit Broker	esure Services Limited.
Address	The Observatory, Reigate, Surrey, RH2 0SG.

2. Key features of the credit product

Type of credit	Running account credit agreement.
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit	The initial credit limit is set at the amount of your insurance premium funded under the agreement being £719.68 . The amount may vary from time to time if the premium payable under your policy changes.
How and when credit would be provided	We are providing you with credit at the outset of the agreement by allowing you to pay for your insurance policy monthly.
The duration of the credit agreement	This agreement has no fixed or minimum duration.
Repayments	The credit is repayable by one monthly payment of £73.39 on 24/09/2024 followed by 10 monthly repayments of £73.39 due on the 24th day of each consecutive month. If you renew your insurance policy the credit is repayable by such number of instalments that we notify to you.
The total amount you will have to pay	£807.29
This means the amount you have borrowed plus interest and other costs	

The proposed credit will be granted in the form of a deferred payment for goods or services

Description of goods/services/land (as applicable)

A **12-month** insurance policy. The policy number is **P0004511167**.

Cash Price

The cash price of the **12-month** insurance policy is **£863.55**.

3. Costs of the credit

The rates of interest which apply to the credit agreement

We charge **1.96%** monthly interest variable (equivalent to **12.1%** variable annually). This charge is included in your minimum monthly payments. Interest is calculated each month based on the outstanding balance of credit each month. The rate of interest will not vary during each insurance policy period, but we may change the interest rate when you come to renew your insurance policy. We will notify you of the new interest rate that will apply.

Annual Percentage Rate of Charge (APR)

26.36%

This is the total cost expressed as an annual percentage of the total amount of credit

The APR is there to help you compare different offers

Related costs

Costs in the case of late payments

There are no charges for late or missed payments under the credit agreement.

Consequences of missing payments

Failure to pay your instalments on or by the relevant due date will be a breach of your credit agreement. In the event of late or missed payments your credit agreement may

be terminated; your insurance policy may be cancelled and you may no longer be insured. In the event of a cancellation you'll be charged or refunded the difference between the premium due up to the date of cancellation and the premium you have paid.

If your insurance policy is cancelled the credit intermediary may charge you a fee for their administration costs. Please refer to Your Agreement with esure Services Limited for the charges payable.

Your account may be referred to a debt collection agency with instructions to collect the outstanding amount. We may take legal action to recover the outstanding amount due under the credit agreement and our costs.

If you pay your instalments late we may require immediate payment of all outstanding instalments.

Missing payments could have severe consequences as this information is shared with credit reference agencies and may affect your credit score, making it more difficult to obtain credit in the future.

4. Other important legal aspects

Right of withdrawal

You have the right to withdraw from the credit agreement within **14 days** following the date on which you sign it. You don't need to give us any reason. In order to exercise this right, you can contact us via your **Account**. You must repay any outstanding balance including any interest due without delay and no later than **21 days** after giving notice of withdrawal. Find out more by visiting esure.com/login and logging in to your **Account**.

Early repayment

You have the right to repay the credit early at any time in full or partially.

Consultation with a Credit Reference Agency (CRA)

We'll tell you if we decide not to proceed with your credit application on the basis of a credit reference agency search. We'll also give you details of the agency used.

Right to a draft credit agreement

You have the right (upon request) to obtain a copy of the draft credit agreement free of charge unless we're unwilling to enter into a credit agreement with you at the time of your request.

The period of time during which the creditor is bound by the pre-contractual information

The pre-contractual information is binding for a maximum of **30 days** from issue, or the related policy start date, whichever is earlier.

5. Additional information in the case of distance marketing of financial services**a) Concerning the creditor****Registration number**

Registered as a company in England and Wales as company number **03885534**.

Authorised by the **Prudential Regulation Authority** and regulated by the **Financial Conduct Authority** and the **Prudential Regulation Authority** with Firm Reference Number **203350**.

The supervisory authority

The **Financial Conduct Authority** is the supervisory and regulatory authority of consumer credit.

b) Concerning the credit agreement**The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement**

English law.

The law applicable to the credit agreement and/or the competent court

The laws of England will govern the terms of the credit agreement and any disputes will be subject to the non-exclusive jurisdiction of the English courts.

Language to be used in connection with the agreement

The contractual terms, any information and communications relating to the credit agreement will be supplied to you in English.

c) Concerning redress

Access to out-of-court complaint and redress mechanism

If you have any complaints regarding the credit agreement please get in touch with us by visiting esure.com/login logging into your **Account** and clicking the 'Need help?' button. If you'd then like to chat with one of our agents, simply type in 'Complaint' and you'll be connected to our live chat service.

If you are not a business customer, you will also have the right to complain to the **Financial Ombudsman Service** (FOS). If you're dissatisfied with our response, you can ask the FOS for an independent review of your complaint. The FOS will only consider your complaint once you have tried to resolve it with us, so please contact us first via your **Account** if you have any concerns and we'll do all we can to help.

You can contact the FOS at:
complaint.info@financial-ombudsman.org.uk

**Financial Ombudsman Service
Exchange Tower,
London,
E14 9SR**

Alternatively, you can call them on **0800 023 4567**. This is normally free from a landline, but charges may apply if you call from a mobile phone.

You can also call them on **0300 123 9123**. Calls to this number cost no more than calls to **01** or **02** numbers.