

Credit Agreement regulated by the Consumer Credit Act 1974

This **Running Account Credit Agreement** is between:

This **Bank** (Close Brothers Limited trading as Close Brothers Premium Finance, Wimbledon Bridge House, 1 Hartfield Road, London, SW19 3RU); and
The **Customer** (If a trading name is used, insert name and trading title, e.g. Sam Jones t/a Jones Export)

Name			
Address			
	Post Code	Email	Mobile
Home Tel	Date of Birth (if applicable) DD/MM/YY		Company Registration No. (if applicable)
Details of the Customer's Insurance Broker (the Broker)		Broker Code	
Broker Name		Broker Code	
Broker Address			

This Agreement and the Facility

References in this Agreement to "We", "Our" and "Us" are to the Bank. References to "You" and "Your" are to the Customer.

The main terms of this Agreement concerning the payments that You must make and Your rights under the Agreement are set out on this page above the signature box. More detailed Conditions, which also form part of this Agreement, are set out over the page.

This Agreement sets out the terms of a credit facility under which You, or the Broker on Your behalf, may make one or more drawings to finance the purchase of insurance policies and any charges associated with those policies. You authorise and instruct Us to forward the amount of each drawing to the Broker or the insurer under the policy being financed. We will open an account in Your name to record the unpaid balance of all drawings, all interest and any charges relating to the facility (the "Account").

The facility has no fixed duration. At the date of this Agreement the credit limit is £ . We can vary the credit limit from time to time in the following circumstances: (i) to take account of an adjustment to an existing insurance policy financed by this Agreement; or (ii) to finance a new insurance policy taken out by You; or (iii) where we reasonably consider that such variation is necessary to ensure that the repayments under the Agreement remain affordable and suitable for Your financial circumstances. We will give you notice when we vary the credit limit in accordance with Condition 11.

Payments and repayments

You must make a minimum monthly payment to Us each month in respect of each drawing while You owe money under this Agreement. We will determine the minimum monthly payment, which will be enough to repay each drawing (together with any associated interest and charges) before the expiry of the insurance policy or policies it finances. We will write to tell You what the minimum monthly payment is and the dates when it is due. We may notify You to revise the minimum monthly payment and the dates when it is due each time there is a new drawing, a change in the insurance premium or the charges being financed, or You make an overpayment or a partial early repayment.

Total amount payable

The total amount You must pay in respect of Your first drawing of £ under this Agreement is £ , assuming You make all Your minimum monthly payments on time. This amount includes any credit arrangement fee You may have been charged by the Broker. The total amount payable under the Agreement is £ . This is how much You would have to pay if You borrowed an amount equal to the credit limit set out above and is calculated based on the APR assumptions set out below. If you borrow an amount less than the credit limit, the amount you pay in respect of that drawing will be lower.

Interest and charges

We apply a flat rate interest charge on the amount of each drawing. The flat rate interest charge on the first drawing under this Agreement will be % . The annual rate of interest is equal to the flat rate interest charge adjusted by the portion of a year for which the drawing is outstanding. The annual rate of interest for the first drawing under this Agreement is % , assuming that the drawing is repaid in instalments starting on the first date when the facility is available. We may notify You to vary the flat rate interest charge and the annual rate of interest in accordance with Condition 11.

The APR under this Agreement is % . To assist in the comparison of credit, the APR is based on standard assumptions, which are that: (i) You make a single drawing, which is assumed to be equal to the credit limit set out above on the first date when the facility is available and any facility fee and any credit arrangement fee is calculated on the basis of a drawing of that amount; (ii) the drawing, interest charge and any facility fee are repaid in equal monthly payments over a period of one year commencing one month after the date of the drawing; and (iii) interest is charged at the annual rate of interest quoted above.

The dates and amounts of payments assumed to calculate the annual rate of interest, the APR and the total amount payable may not be the same as the dates and amounts of payments that apply to actual drawings under this Agreement.

The facility fee for the first drawing made under this Agreement will be £ . The Broker will have charged you a credit arrangement fee of £ for the arrangement of this drawing. You may be charged a facility fee and / or a credit arrangement fee each time you make a new drawing or increase the amount of a drawing to finance an increase in insurance premium.

Signature of Customer	
Print Name	Date

Customer declaration and data protection

By entering into this Agreement, You confirm that:

- all information given by You in connection with this Agreement is true and correct;
 - You are not in default under any agreement with Us or a Group Company;
 - You are not aware of any circumstances that would affect Our decision to enter into this Agreement with You (including Your inability to make Your monthly minimum payment on time);
 - You have received the pre-contract information prior to signing this agreement
- If You are not a company or a partnership You also confirm that:
- You have not been adjudged bankrupt and no proceedings for bankruptcy are pending or have been issued against You.

Marketing

I'd like to be contacted with the latest news and offers from

If one of the following events occurs, We may make the following charges (which We will debit from Your account automatically):

- £ if We do not receive any minimum monthly payment on time;
- £ for each drawing if We end this Agreement for a reason set out in Condition 5;
- a fee of at least £25 if You ask to move back the date for any minimum monthly payment by more than 7 days;
- all reasonable management and administrative costs We incur in responding to and dealing with Your enquiries relating to the administration of Your account, subject to any restrictions under (i) the Consumer Credit Act 1974 ("CCA") and all regulations made under it; (ii) the rules of the Financial Conduct Authority and any other rules or requirements of a relevant regulatory authority; and (iii) all other laws, rules and regulations as in force and applicable to Our provision of credit under this Agreement ("Applicable Law"); and
- if You fail to make a minimum monthly payment or to pay any other amount on time, interest on the unpaid amount until that amount is paid, calculated daily at the annual rate of interest applicable to the relevant drawing (determined as described under "Interest and charges").

Right to withdraw

You have the right under the CCA to withdraw from this Agreement without giving any reason before the end of a period of 14 days beginning on the day after (a) where We send You an agreement signed by Us, the day on which You enter into this Agreement or (b) where You sign an agreement that has not been signed by Us, the day on which You receive a copy of this Agreement signed by Us. If You wish to withdraw You must give Us notice by one of the following methods: (i) by telephone on ; (ii) by email to ; or (iii) by post or delivery of the notice to the above address. If You do give Us notice of withdrawal, You must repay to Us the amount of any drawing that has been made without delay and in any event by no later than 30 days after the day on which You give Us notice of withdrawal. You will not be required to pay any interest or charges. If You withdraw from this Agreement leaving sums outstanding We may notify credit reference agencies.

Missing payments

If You miss a payment You will incur extra charges, Your credit record may be affected and You may find it harder to borrow again from Us or another lender. We may take steps to have Your insurance policy or policies terminated. We may also take legal action against You.

Use of Your information

Your personal data will be collected and processed by trading as Close Brothers Premium Finance. You can find further information about how and why we use Your personal data at

Purposes for which we use your personal data:

- to verify Your identity, assess Your suitability for the products and services that You have requested, and decide whether to enter into an agreement with You, such as: credit reference and scoring checks, checks for criminal proceedings / convictions, financial assessments, anti-money laundering and fraud prevention checks which may include sharing personal data with fraud prevention agencies.
- to manage, administer and take decisions regarding your Agreement, such as: providing products and services to You, exercising Our rights, and performing Our obligations, making payments and recovering monies.
- managing Our legitimate business interests, such as: improving customer service, market research, quality assurance, training staff, marketing (where you have permitted Us to), system development and statistical analysis on Your personal data.
- to meet Our legal and regulatory obligations.

Signature of Bank	
Date	

Customer acknowledgements

- These are Our standard terms and conditions on which We intend to rely. You should read this Agreement carefully before signing it, together with any other documentation We have sent You. If You do not understand anything please ask for further information or seek independent advice.
- If We do not receive a signed copy of this Agreement back from You (or satisfactory confirmation that You have signed it), We will have no obligation to provide You with credit. If We withdraw Our offer to provide credit, any amounts paid by Us to the Broker will be held by the Broker on Our behalf and You authorise Us to repay any interest and charges that We have collected from You to the Broker on Your behalf. Any insurance policy that was to be financed under this Agreement may be at risk of being cancelled.
- Even if You do not sign and return a copy of this Agreement to Us or confirm that You have done so, We will regard You as having accepted Our offer to provide credit to You on the terms set out in this Agreement if You permit the first minimum monthly payment under the facility to be collected from Your bank account under the Direct Debit Instruction that You have provided to Us.

Close Brothers Premium Finance Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send to: Close Brothers Premium Finance, Wimbledon Bridge House, 1 Hartfield Road, London SW19 3RU

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	
Name(s) of account holder(s)	
Bank/building society account number	
Branch sort code	

Service user number
Reference

Instruction to your bank or building society

Please pay Close Brothers Limited trading as Close Brothers Premium Finance Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Close Brothers Limited trading as Close Brothers Premium Finance and, if so, details will be passed electronically to my bank/building society.

Signature(s)	Date
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Banks and building societies may not accept Direct Debit Instructions for some types of account.



Conditions

- Request for drawings: You may request credit under this Agreement by sending Your request to the Broker. We may refuse any such request by notice to you giving Our reasons for refusal (or without notice in circumstances where the CCA does not require a notice to be given) if (a) any event or circumstance specified in Condition 5 (each an **"Event of Default"**) has occurred or (b) for any other objectively justified reason including, without limitation, if we reasonably consider that (i) the use of the credit would be unauthorised or fraudulent or (ii) there is a significantly increased risk of You being unable to fulfil Your obligation to repay the credit. If You request credit under this Agreement that would exceed the credit limit We will consider such request but We are under no obligation to provide credit that exceeds the credit limit. The amount of any request for credit in connection with the policy being financed (such policy including any renewal, substitution or replacement of the policy, being a **"Relevant Policy"**) will be debited to Your Account and We will pay it to the Broker or the insurer.
 - Minimum monthly payments: You must pay to Us by Direct Debit a minimum monthly payment as referred to on the front page of this Agreement. We do not have to send You a separate demand. You must maintain a Direct Debit Instruction in respect of the minimum monthly payment due for the duration of this Agreement.
 - Security: As security for the payment of all present and future amounts, obligations and liabilities that You owe to Us under or in connection with this Agreement (**"Unpaid Amounts"**), You:
 - charge to Us by way of first fixed charge; and
 - assign and agree to assign to Us by security, absolutely and unconditionally, all Your right, title and interest at any time in and to the Relevant Policies, including (without limitation) all rights to and interest in (i) all sums payable under Relevant Policies (including refunds and claims other than third party claims), and (ii) the right to cancel and/or enforce the Relevant Policies.In addition, for so long as there are Unpaid Amounts outstanding, You agree that You will:
 - not create or allow to exist any security interest on, or in relation to, any Relevant Policy other than those rights specifically given in Our favour;
 - not assign or transfer any Relevant Policy to any other person;
 - not cancel, vary, renew or replace any Relevant Policy without Our consent;
 - not claim under any Relevant Policy without notifying Us in advance;
 - not appoint a broker other than the Broker referred to on the front page of this Agreement without Our consent;
 - not do or allow anything to be done which might prejudice Our security over the Relevant Policies or reduce the amount payable under any of them;
 - ensure that any refund of premiums due in connection with a Relevant Policy is paid to Us (and We will credit the refund to Your Account); and
 - take whatever action We reasonably request to (i) perfect or protect the security created by this Agreement, and (ii) enable the cancellation or enforcement of any Relevant Policies.
 - Enforcement of security: If, following the occurrence of an Event of Default or a Termination Event, We decide to enforce the security, We (or the Broker acting on Our behalf) may take such steps in relation to the Relevant Policies as are necessary to protect Us. These steps may include (but are not limited to): (i) notifying Your insurer of Our interest in the Relevant Policies; (ii) cancelling any Relevant Policy and applying any proceeds or refunds paid under it in or towards payment of the Unpaid Amounts; (iii) taking steps to enforce any Relevant Policy; and (iv) taking possession of any Relevant Policy and retaining it. This will mean that You do not receive any amounts paid in connection with the Relevant Policies until We have been repaid in full.
 - Events of default: The Events of Default are:
 - You fail to pay on the due date any minimum monthly payment due in respect of Your Account;
 - You use all or any part of any drawing for any purpose other than to pay the premium on a Relevant Policy or any associated charges;
 - any of the following apply to You:
 - You are insolvent or unable to pay Your debts under any applicable law or You suspend payments on any of Your debts;
 - a statutory demand or bankruptcy petition or order is served on You;
 - an arrangement is approved in respect of You for a compromise of Your debts or You sign a trust deed for the benefit of creditors;
 - You are dissolved, enter administration, moratorium or receivership or are wound-up; or
 - any procedure or step is taken in any jurisdiction in respect of You which has a similar effect to those in (i) to (iv) above;
 - enforcement or execution or distress is levied or attempted against You or any of Your assets or income including (without limitation) the appointment of a receiver or any procedure or step is taken in any jurisdiction which has a similar effect;
 - You fail to comply in any material respect with any of the terms of this Agreement;
 - You are in material breach of any of the terms of any other agreement that You have entered into with Us or any other Group Company;
 - We consider, in Our reasonable discretion, that the security that You have granted to Us under this Agreement is in jeopardy;
 - You have given false information or have otherwise committed or assisted another person to commit fraud in connection with this Agreement; or
 - We reasonably consider that Our reputation would be at risk if We were to continue with this Agreement.
 - Remedies on default: If any Event of Default occurs and is continuing, and We give You at least fourteen days' notice in writing, then We may:
 - declare that any Unpaid Amounts (including unpaid interest that has not yet been debited to Your account) have become immediately due and payable to Us; and
 - enforce the security that You have granted to Us.
 - Termination Event: A Termination Event will occur if after carrying out a further assessment following the making of a drawing We reasonably consider that the commitments under this Agreement would adversely impact Your financial situation or You would be unable to make the minimum monthly payments due under this Agreement. If a Termination Event occurs, We may take the same steps as we would be entitled to take following an Event of Default, except that no interest or Facility Fee will be due from You for the relevant drawing.
 - Termination of the Agreement:
 - We may end this Agreement at any time by giving You at least two months' written notice.
 - You (or the Broker acting on Your behalf) may end this Agreement at any time by giving written notice to Us.
 - If We or You terminate this Agreement You must pay Us on or before the termination date any Unpaid Amounts (including accrued interest which has not yet been debited to Your Account).
 - Set-off rights: We may set-off any amount due from You under this Agreement or under any other agreement with Us or any other Group Company against any obligation that We owe to You. Any exercise of Our right to set-off shall not limit or affect any other rights or remedies available to Us under this Agreement.
 - The Broker:
 - You authorise and instruct the Broker on Your behalf to:
 - submit any application for a drawing;
 - pay any drawing to the insurer to cover the cost of a premium payable under a Relevant Policy; and
 - arrange for any refund of premiums following cancellation of a Relevant Policy and any other amounts payable to You in connection with a Relevant Policy to be paid to Us (and We will credit those amounts to Your Account).
 - You authorise Us to pay to the Broker on Your behalf any amount (including repayment of any interest and charges on withdrawal) that We have to pay to You under this Agreement.
 - The Broker has at Our request made arrangements for You to enter into this Agreement and You acknowledge and agree that We may pay commission to the Broker. Nevertheless, the Broker has not acted and does not act as Our agent in relation to this Agreement or the facility.
 - Variation:
 - We may vary this Agreement with immediate effect (and will notify You in writing where We have done so) to:
 - reflect changes in Applicable Law or new industry guidance or codes of practice; or
 - vary the flat rate interest charge and the annual rate of interest if You request a further drawing or an increase of an existing drawing or to reflect changes in the cost of providing Our services to You.
 - We may vary the credit limit for any of the reasons set out on the front page of this Agreement by giving You written notice.
 - If We give You at least seven days' written notice We may vary this Agreement to:
 - vary the facility fee if You request a further drawing or an increase of an existing drawing;
 - vary any charges to reflect changes in the cost of providing Our services to You;
 - correct an obvious error or make minor amendments to this Agreement that do not materially prejudice Your rights under it; or
 - reflect an improvement to or extension of the scope of the services that We provide to You or any other change to the services that is not detrimental to You.
 - Where We agree to finance an increase in the insurance premium or associated charges, this may be treated as a new drawing or an increase in an existing drawing.
 - Exchange of Information with Credit Reference Agencies: To assess Your application, We may carry out a search with a credit reference agency who will keep a record of Our enquiry, We may also search records at credit reference agencies which may be linked to persons with whom You are linked financially and You may be assessed with reference to "associated records". We may also add to Your or Your business's record with the credit reference agencies details of Your Agreement with Us. They may keep records of enquiries and add details of Our search and Your application to Your record. We may use credit scoring techniques and automated decision making systems which may take into account any previous applications for finance, defaults or existing debt. The results of this decision may decide whether We provide You with Our services. If You disagree with the results of an automated decision, You can request a review of Your application, We may also make periodic searches of credit reference agencies to manage Your account with Us.

If You would like details of the credit reference agencies from whom We obtain, and to whom We pass, information about You, please write to Us at the above address, email Us at _____ or telephone Us on _____. More information in respect of the credit reference agencies with whom We share Your personal data is available at _____.
 - Information: You must promptly:
 - provide Us with any information that We may reasonably request from You that is relevant to Our assessment of Your creditworthiness; and
 - inform Us without delay of any changes to Your contact details provided.
 - Transfer of rights and obligations: We may transfer all or any of Our rights and obligations under this Agreement to any person, provided that We reasonably believe such transfer will not prejudice Your rights. You may not assign or transfer Your rights or obligations under this Agreement without Our consent.
 - No waiver: Any failure by Us (whether continued or not) to insist upon strict compliance with any of the terms of this Agreement will not affect Our ability to exercise Our rights in the future.
 - Governing law: This Agreement and any non contractual obligations arising out of or in connection with it are governed by English law and both You and We submit to the non-exclusive jurisdiction of the English courts in relation to any dispute in connection with this Agreement.
- ### Important information
- Right to repay early: You have the right under the CCA to repay amounts that You have borrowed under this Agreement early in full or in part. If You wish to repay any amount early You must give Us notice by one of the following methods: (i) by telephone on _____; (ii) by email to _____ or (iii) by post or delivery of the notice to the above address. If You do repay an amount early, We may recalculate the minimum monthly payment to ensure that drawings are repaid over the time period originally agreed with You.
 - Right of action: You may be entitled to take action against the insurer under a Relevant Policy, the Broker or Us if You have received unsatisfactory services paid for under this Agreement costing more than £100 and not more than £30,000. If the value of the services is more than £30,000 and less than £60,260 You are entitled to take action against Us if You are unable to obtain redress from the insurer or the Broker.
 - Consumer Credit Act: If You are a company or a partnership consisting of four or more persons, You will not benefit from protections under the CCA or the Consumer Credit Sourcebook of the Financial Conduct Authority.
 - Complaints and requesting information: If You would like to make a complaint about Our services, in the first instance, and to allow Us to resolve any problems, please telephone Us on _____, email Us _____ at _____ or write to Us at the address at the top of the front page. Our complaints handling procedures can be obtained using any of the above details. If You feel the complaint has not been satisfactorily resolved then, if You are not a business debtor, You have a right to complain to the Financial Ombudsman Service. If You are a business debtor, You may have a right to complain to the Financial Ombudsman Service. The Financial Ombudsman can be contacted on _____ or by writing to _____ or by email to _____ or via their website at _____.
- You may ask for a copy of the information We hold about You by writing to Information Requests at the address at the top of the front page.
- Regulator:

To receive this Agreement in an alternative format, please contact Us on

or email Us at

Pre-contract credit information (Standard European Consumer Credit Information)

1. Contact details	
Creditor Address	trading as
Credit intermediary Address	
2. Key features of the credit product	
The type of credit	Running account
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit	At the date of the credit agreement (the "Agreement") the credit limit will be £ [REDACTED].
How and when credit would be provided	Credit will be provided to finance the purchase of insurance policies (each a "Relevant Policy") and associated charges. Payment will be made direct to the broker or the insurance company under the Relevant Policy.
The duration of the credit agreement	The Agreement has no fixed or minimum duration.
Repayments	You must make a minimum monthly payment to us each month in respect of each drawing while you owe money under the Agreement. This will be enough to repay each drawing under the Agreement (together with any associated interest and charges) before the expiry of the Relevant Policy it finances. Each drawing under the Agreement will be repayable in instalments, each of which will be an equal proportion of the total amount you must pay in respect of that drawing (as set out in the box below) less the amount of any facility fee and less any credit arrangement fee you may have been charged by your broker (unless this has been financed by us and included in the amount of the drawing). Each minimum monthly payment will consist of a single instalment, except that the first minimum monthly payment may include two or more instalments, depending on when it is due. The first minimum monthly payment will also include any facility fee. The first drawing under the Agreement will be repayable in [REDACTED] instalments.
The total amount you will have to pay This means the amount you have borrowed plus interest and other costs	The total amount you must pay in respect of your first drawing of £ [REDACTED] is £ [REDACTED]. This amount includes any credit arrangement fee you may have been charged by your broker. The total amount payable under the Agreement is £ [REDACTED]. This is how much you would have to pay if you borrowed an amount equal to the credit limit set out above.
The proposed credit will be linked to the supply of specific goods or the provision of a service Description of services Cash price	The proposed credit will be linked to the purchase of a Relevant Policy or Policies. The cash price of the Relevant Policy and any associated charges to be financed by the first drawing is £ [REDACTED].
Security required This is a description of the security to be provided by you in relation to the credit agreement	We have a charge over each Relevant Policy.
3. Costs of the credit	
The rates of interest which apply to the credit agreement	The flat rate interest charge on the first drawing under the Agreement will be [REDACTED]%. This is equivalent to an annual rate of interest of [REDACTED]%, assuming that the drawing is repaid in [REDACTED] instalments starting on the first date when the facility is available. We may notify you to vary the flat rate interest charge and the annual rate of interest.
Annual Percentage Rate of Charge (APR) 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	The APR will be [REDACTED]%

Related costs	
Any other costs deriving from the credit agreement Conditions under which the above charges can be changed	We may charge: (i) a facility fee each time you make a new drawing or increase the amount of a drawing to finance an increase in the insurance premium. The facility fee for the first drawing under the Agreement will be £ [REDACTED]; (ii) a fee where you ask to move back the due date for any minimum monthly payment by more than seven days; (iii) a fee of £ [REDACTED] where we terminate the Agreement following an event of default for each drawing; and (iv) a fee for any reasonable costs we incur in responding to and dealing with your enquiries. Your broker may have charged a credit arrangement fee of £ [REDACTED] for the arrangement of the first drawing under the Agreement. You may be charged a credit arrangement fee each time you make a new drawing or increase the amount of a drawing to finance an increase in the insurance premium.
Costs in the case of late payments	You will have to pay £ [REDACTED] if we don't receive any minimum monthly payment on time. We may also charge you interest at the annual rate of interest applicable to the relevant drawing on any amount you fail to pay us on time.
Consequences of missing payments	If you miss a payment you will incur extra charges, your credit record may be affected and you may find it harder to borrow again from us or another lender. We may take steps to have the Relevant Policy or Policies terminated. We may also take legal action against you.
4. Other important legal aspects	
Right of withdrawal	You have the right to withdraw from the Agreement without giving any reason before the end of [REDACTED] days beginning with the day after (a) where we send you an agreement signed by us, the day on which you enter into the Agreement or (b) where you sign an agreement that has not been signed by us, the day on which you receive a copy of the Agreement signed by us.
Early repayment	You have the right to repay the credit early in full or in part at any time.
Consultation with a Credit Reference Agency	If we decide not to proceed with an Agreement on the basis of information from a credit reference agency we will inform you of this and of the particulars of that agency.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft Agreement free of charge.
5. Additional information in the case of distance marketing of financial services	
(a) concerning the creditor	
Registration number	Company registration number Financial Services Register number
The supervisory authority	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
(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	English law and subject to the non-exclusive jurisdiction of the English courts.
Language to be used in connection with the credit agreement	English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	Any complaint should be directed to us in the first instance, either by telephone on [REDACTED], by email at [REDACTED] or in writing to us at the address above. If you are unhappy with any response, you may have the right to contact the Financial Ombudsman Service at Tel: E-mail: Website: