

PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information)

1. Contact details

Creditor. Address. Telephone number(s). Web address.	Legal & General Insurance Limited One Coleman Street, London EC2R 5AA 0370 900 3110 www.legalandgeneral.com
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2. Key features of the credit product

The type of credit.	Fixed sum credit.
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£X
How and when credit would be provided.	We will provide credit to finance the insurance policy(s) referred to below.
The duration of the credit agreement.	The agreement commences on the day it is made (this is when it has been signed by us and you) and ends 11 months after your first payment date noted below.
Repayments.	1 payment of £[insert 1/12 of policy plus interest] on [date of first payment] followed by 11 monthly payments of £[insert 1/12 of policy plus interest].
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	£X
The proposed credit will be linked to the supply of specific goods or the provision of a service. Description of goods/services/land (as applicable). Cash price	Policy reference [insert]. Cash price of policy: £[x] Total cash price £[x]
Security required. This is a description of the security to be provided in relation to the credit agreement.	If you fail to make any payments when due we may cancel any insurance policy(s) being funded and apply any refund of the premiums, or the proceeds of any claim, in repayment of sums you owe us.

3. Costs of the credit

The rates of interest which apply to the credit agreement	The interest rate is 8.5% per annum fixed.
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.	19.8% APR fixed.
Related costs	

Costs in the case of late payments.	There are no charges for late or missed payments.
Consequences of missing payments.	Missing payments could have serious consequences. We may cancel any insurance policy(s) being funded where you miss payments (see above).

4. Other important legal aspects

Right of withdrawal.	You have the right to withdraw from the credit agreement within a period of 14 days beginning on the day after the day on which the agreement is made.
Early repayment.	You have the right to repay the outstanding balance in full or in part at any time.
Consultation with a Credit Reference Agency.	If we decide to reject your application for credit based on information obtained from a credit reference agency we will, when telling you that your application has been refused, tell you that it has been refused on that basis and give you details of the credit reference agency we consulted.
Right to draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling to proceed to the conclusion of the credit agreement with you.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration number.	Financial Services Register Number: 202050
The supervisory authority.	The Financial Conduct Authority (FCA) and The Prudential Regulation Authority (PRA)
(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, unless you are resident in Scotland or Northern Ireland, in which the law of the country in the United Kingdom in which you are resident will apply.
The law applicable to the credit agreement and/or the competent court.	This agreement shall be governed by the laws of England and Wales, unless you are resident in Scotland or Northern Ireland, in which case the laws of the country in the United Kingdom in which you are resident will apply and any dispute which arises in relation to the agreement will be dealt with by the courts of England and Wales unless you are resident in Scotland or Northern Ireland, in which case it will be dealt with by the courts of the

Language to be used in connection with the credit agreement.	country in the United Kingdom in which you are resident. English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	Any complaints must be sent to Legal & General Insurance Limited in the first instance. If we haven't issued our 'final response' within eight weeks from the date you first raised your complaint or if you are dissatisfied with our final response you can ask the Financial Ombudsman Service (FOS) for an independent review. You can contact FOS on 0834 080 1800 or at www.financialombudsman.org.uk or by writing to them at Exchange Tower, London E14 9SR.