

Explanation of Your Credit Agreement

You should consider the information set out below and in the pre-contract credit information carefully. This explanation sets out information about your credit agreement with us and, if you have telephoned us or spoken to one of our agents, confirms the oral explanation that has already been provided to you.

Credit is provided solely for the purpose of financing premiums due to us under the associated insurance policy(s) and may not be used for any other purpose.

You will be required to make 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 that you will have to pay under the agreement is £[x].

Missing payments could have serious consequences. If you fail to make payments that are due we may cancel any insurance policy being funded by the agreement and use any refund of premium and/or any money paid in relation to a claim under the policy towards repayment of the amount outstanding.

You have the right to withdraw from the credit agreement without having to give any reason. This right commences on the day after the date the agreement is made, and continues for 14 days from that day (the "Withdrawal Period"). To withdraw you must notify us that you intend to do so within the Withdrawal Period. You can do this by telephone on **0370 900 3110** or by post to **Legal & General Insurance Limited, PO Box 6983, Birmingham B5 4YE**. Please note that certain types of insurance policy may have withdrawal rights (cancellation rights) relating to the insurance cover which differ from the withdrawal rights for the credit agreement used to finance the policy.

If you withdraw from a credit agreement then you will need to repay the credit advanced and pay us interest at the interest rate from the date of the agreement until the credit is repaid. This must be paid without delay and in any event within 30 days of you giving us notice of withdrawal. The amount of interest payable per day is £[x] if you draw down credit during the Withdrawal Period. This condition does not apply where the associated policy wording specifically permits withdrawal without charge during the policy withdrawal period, and where you are withdrawing both from the policy and the credit agreement at the same time before the end of the policy withdrawal period.

If you withdraw from the credit agreement under the terms of the agreement then your insurance policy will only remain in place if you pay the remaining premium due in full. If you do not, the policy will be cancelled.

If you need any more information in order to allow you to make your decision about whether or not the credit agreement is appropriate to your own circumstances or have any questions then please contact us for further information on **0370 900 3110**.