

Customer Service 0345 303 1760

CCA XDDR31 R2
Crown House
London
SE2 0LX

Important: Confirmation of the set-up of your Direct Debit instruction. 1

Date

Policy Number:

DD Ref: 000036024

Dear Policyholder,

Application to pay by Monthly Instalments (Direct Debit) for Commercial Business

Please find below the confirmation of your Direct Debit details, including your payment schedule. Please check the details are correct and, if so, you need do nothing and your Direct Debit will be processed as normal.

Account Details

Account Name	CCA DDR312
Account Number	40291653
Bank Sort Code	05-00-64

<u>Due Date</u>	<u>Amount</u>
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If any of the above details are incorrect please call us as soon as possible. A copy of the Direct Debit Guarantee is below.

For your information, the collections will be made using this reference.

Service User Number: 559303

Reference: 000036024

Please find enclosed:

1. Pre-contract information setting out the main terms of your credit agreement. Please read these carefully before signing the agreement.
2. Your credit agreement.

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.- If there are any changes to the amount, date or frequency of your Direct Debit, UKI will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request UKI to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by UKI or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when UKI asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Important Information about your Consumer Credit Agreement

If you have a complaint relating to your consumer credit agreement you should refer to the "How to complain" section of your policy booklet which sets out how you should address your complaint.

It is possible that other taxes or costs not imposed by us or paid through us may apply to your consumer credit agreement.

English law will apply to your consumer credit agreement and it is subject to the jurisdiction of the English courts. We have supplied your consumer credit agreement and other information in English and we will continue to communicate with you in English.

Your right to withdraw from your Consumer Credit Agreement

You have the right to withdraw from the consumer credit agreement once it has been made without giving any reason. The period in which you can exercise your right to withdraw starts on the day the consumer credit agreement is made and ends on the expiry of 14 days beginning from the day after you receive your copy of the consumer credit agreement. If you would like to withdraw from the consumer credit agreement, please call us or write to us at the above address. If you withdraw from the consumer credit agreement, you will still need to repay the outstanding amount of credit provided to you for financing the policy premium as your policy cover will continue. If you do not repay this amount within the period specified in the consumer credit agreement, your policy cover may also be cancelled.

If you do not exercise your right to withdraw from the consumer credit agreement, you must continue to pay the instalments for your policy otherwise we may cancel your cover and terminate the consumer credit agreement. If you wish to cancel your insurance policy, we will refund any premium paid in full provided that no claim has been made. If a claim has been made, then you will be liable to pay the full premium.

If you have any more questions, please call us on 0345 303 1760 and we'll be happy to help.

Yours faithfully,

The Direct Line for Business Customer Services Team

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registered number 202810. Calls may be recorded.

PRE CONTRACT INFORMATION

FIXED-SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Parties to the Agreement

CREDITOR: U K Insurance Limited (UKI), The Wharf, Neville Street, Leeds LS1 4AZ **CUSTOMER:** CCA XDDR31 R2, Crown House, , London SE2 0LX

KEY FINANCIAL INFORMATION

- (A) Amount of Credit: £
- (B) Duration of the Agreement: 12 Months.
- (C) Total Amount Payable: £
- (D) Timing of Repayments: 12 monthly repayments payable. First instalment xx date. Monthly from xx date.
- (E) Amount of Repayments: £
- (F) APR: 16.8% (fixed).

OTHER FINANCIAL INFORMATION

(A) Credit provided to finance the purchase of insurance policy number: PDL700/100005246

Start Date: xx date

- (B) Premium: £
- (C) Deposit: £.00
- (D) Total charge for credit: £
comprising: Interest of £
- (E) Rate of interest: 8.00%
- (F) Calculation and Application of Interest:

Interest will be calculated on and applied to the outstanding balance of the loan monthly and will be payable at the same time as any repayment is due to be paid.

KEY INFORMATION

- (A) Charges on Default: The Customer may be charged:
On demand, all of UKI's costs, charges and expenses (together with all legal costs recoverable against the Customer) incurred by UKI in enforcing UKI's rights under the Credit Agreement.
Interest at the rate of interest set out above will be payable to UKI under the Credit Agreement on any unpaid amount from its due date to the date of actual payment.
- (B) Cooling-off period: This Credit Agreement is not cancellable under the Consumer Credit Act 1974 or the Financial Services (Distance Marketing) Regulations 2004, but you have the right to withdraw from the Credit Agreement once it is made without giving a reason. The period in which you can exercise your right to withdraw starts on the day the Credit Agreement is made and ends on the expiry of 14 days beginning from the day after you receive your copy of the Credit Agreement. To withdraw you must notify UKI by writing to us at U K Insurance Limited (UKI), The Wharf, Neville Street, Leeds LS1 4AZ or by calling UKI on 0345 303 1760. If you withdraw from the Credit Agreement, you will need to repay the amount of credit shown above without delay and within 30 calendar days beginning from the day after you give UKI notice you wish to withdraw from the Credit Agreement. No interest will be charged if you withdraw from the Credit Agreement within the 14 day period.

MISSING PAYMENTS If you miss making payments under this Agreement this could have severe financial consequences for you or your Business and make obtaining credit more difficult.

If you fail to repay what is owed, we may obtain a judgment (decree in Scotland) from the court, known as County Court Judgements (CCJs) and this would be recorded in your or your business' credit report. We may report non-payment to the credit reference agencies (which most lenders consult when assessing any borrowing application) and this may adversely affect your or your business' credit rating.

IMPORTANT - READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, the creditor cannot enforce the agreement without getting a court order.

The Act also gives you a number of rights. You can settle this agreement at any time by giving notice and paying off the amount you owe under the agreement. You can settle this agreement in part at any time by giving notice and paying off some of the amount you owe. If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

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(D) Timing of Repayments: 12 monthly repayments payable. First instalment xx date. Monthly from xx date. (E) Amount of Repayments £

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(C) Deposit: £.00

(D) Total charge for credit: £
comprising: Interest of £

(E) Rate of interest: 8.00%

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regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature(s) of Customer(s)

Date(s) of signature(s)

SIGNATURE IF BY COMPANY

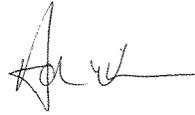
For and on behalf (state company name)

Full Name of signatory(ies)

Position

duly authorised

For U K Insurance Limited



Signature of authorised signatory

Adam Winslow

Date 20 March 2015

Chief Executive Officer

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Policy Number: PDLC700/100005246

DD Ref: 000036024

TERMS AND CONDITIONS

1 Binding Agreement

By signing this Credit Agreement the Customer confirms that:- (1) it has received separately from this Credit Agreement the Pre-Contract Information supplied by U K Insurance Limited (UKI) (2) it has had no County Court Judgements entered against it within the last 6 years (settled or not) and (3) it accepts these terms and conditions. The Customer agrees that the proceeds of the loan will be applied by UKI towards payment of any premiums which are due to UKI or to pay the costs and/or expenses related to the relevant Insurance Policy.

2 Claim notification

Following a claim, the balance of the premiums outstanding together with any accrued interest in respect of the current insurance period must be paid in full and UKI reserve the right to deduct any arrears from a claim settlement.

3 Cancellation of the insurance

If the Insurance Policy is cancelled before the end of the annual period of cover for which the premium funded by a loan in respect of such insurance was paid, any balance outstanding on the loan will (notwithstanding any other terms or conditions of this Credit Agreement) become due and payable (less any premium refund due under the terms of the cancelled Insurance Policy) by the Customer to UKI on demand (in writing) by UKI.

4 Defaults in payment - cancellation of insurance

If the Customer defaults in payment of a due instalment of any part of the loan, UKI may cancel the Insurance Policy to which the premium in respect of which loan was made relates after giving any written notice required by law. Any outstanding balance on the loan will immediately become due and payable (less any premium returned by UKI) by the Customer to UKI on demand (in writing) by UKI.

5 Return of insurance certificates on cancellation

If any policy is cancelled pursuant to Section 4 or 6 above the Customer will return any motor insurance certificates to UKI immediately on such cancellation.

6 UKI's right to terminate

UKI may end the Credit Agreement after giving any written notice required by law, if:

- (i) the Customer breaks the terms of this Credit Agreement (for example, the Customer fails to make repayment of the instalments);
- (ii) the Customer commits an act of bankruptcy (such as failing to pay a debt as ordered by a court);
- (iii) the Customer fails to make an instalment within one month of its due date;
- (iv) any information about the Customer which the Customer provided proves incomplete or inaccurate;
- (v) any other circumstances arise which may reasonably lead UKI to believe that the Customer's obligations will not be met;
- (vi) the Direct Debit is cancelled or not maintained in accordance with the provisions of Clause 8;
- (vii) the Customer fails to comply with any provision of this Credit Agreement; or(viii) the Customer breaks the terms of the Insurance Policy.

7 Change of bank account

If the Customer changes its bank account the Customer will complete new Direct Debit instructions if requested to do so by UKI. 8 Repayments and Interest

8.1 The Customer agrees to repay any loan made by UKI under this Credit Agreement by instalments as notified by UKI to the Customer in writing from time to time, by Direct Debit from the bank account quoted by the Customer on the Direct Debit Instruction. The amount of such instalment will be calculated on the assumption that each loan will be repaid in full in monthly instalments or on the basis of such other assumptions as UKI shall decide by reference to the amounts and dates of any repayments and interest due to be made hereunder and to the amounts outstanding. The collection dates and amounts will be confirmed to the Customer when each Credit Agreement is processed. If processing of the Credit Agreement is delayed beyond the time at which a payment would otherwise be due or payable, the amount of each instalment will be adjusted. The Customer is advised to make allowance for any due instalments when calculating its financial affairs.

8.2 Interest will be charged on the balance of all loans outstanding from time to time at the rate set out on the front page of this Credit Agreement. Interest will be calculated on and applied to the outstanding balance of the loan monthly and will be payable at the same time as any repayment due to be paid under 8.1.

8.3 Notwithstanding any other terms or conditions of this Credit Agreement, UKI may after giving any notice required by law demand repayment of the whole amount of any loans together with all interest and other sums due under this Credit Agreement and/or exercise any of its rights in respect of the insurance under this Credit

Agreement and UKI shall cease to be under any obligation to make available any loan, if at any time:

- (a) the Customer fails to pay any amount due to be paid hereunder; or
- (b) any steps are taken or proceedings commence for the bankruptcy, liquidation, administration or winding-up of the Customer; or (c) any of the events referred to in 3,4 or 6 occur.

8.4 If the Customer asks UKI to change the Insurance Policy (for example, because the Customer needs increased cover), and UKI agree to this, UKI have the power under this Credit Agreement to change the instalments to reflect that change. UKI will tell the Customer about the change before it takes effect. If the Customer does not want to accept the change at that time, the Customer can cancel the Credit Agreement by paying the outstanding balance of the premium (including the increased premium if appropriate).

9 Statements

The Customer may request a statement of account and a copy of this Credit Agreement and any document referred to in it at any time providing that the Customer requests this in writing.

10 Early repayment

The Customer has the right to repay this loan or any part of it before the end of the term. To do so the Customer should contact UKI by calling them on 0345 303 1760 or writing to them at U K Insurance Limited (UKI), The Wharf, Neville Street, Leeds LS1 4AZ or alternatively, the Customer may contact its intermediary or broker using the contact details set out in the Insurance Policy booklet. If the Customer makes a partial early repayment, then the amount of the Customer's repayments will be reduced and UKI will inform the Customer of the revised amount.

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11 Waivers

Any waiver, or grant of time or indulgence by UKI shall not effect UKI's rights under this Credit Agreement or UKI's ability subsequently to enforce this Credit Agreement strictly in accordance with its terms.

12 Assignments/transfers

UKI may assign and/or transfer any of UKI's rights and/or obligations under this Credit Agreement provided that it does not adversely affect the Customer's rights and obligations under this Credit Agreement. The Customer may not assign or transfer any of the Customer's rights or obligations under this Credit Agreement without UKI's prior written consent.

13 Notices

UKI may send any notice under this Credit Agreement to the Customer's address stated on the front page of this Credit Agreement or any other address notified by the Customer. The Customer agrees to notify UKI immediately in writing of any change of the Customer's address.

14 Where the Credit Agreement is not regulated

If the Customer is a body corporate, or a partnership with four or more partners, or if the loan or advance made under this Credit Agreement exceeds £25,000 this Credit Agreement is not a regulated agreement regulated under the Act and all the rights, protections and provisions of the Act which would apply to any regulated agreement under the Act will not apply. This Credit Agreement will nevertheless be legally valid, binding and enforceable between the Customer and UKI in accordance with its terms, save that, to the extent necessary to give effect to this provision, any reference to the Act shall be deemed not to be incorporated in this Credit Agreement.

15. If you are not satisfied with our service in providing the Loan we have a complaint handling procedure that you can use to resolve such matters. You can get more information and details of the procedures from our address quoted on the Agreement or by phoning us. U K Insurance Limited is covered by The Financial Ombudsman Service. If you are still not satisfied after following these procedures, dependent on the type of Credit Agreement you have with us you may be able to ask the Ombudsman to review the complaint. Alternatively, you can write to Financial Ombudsman Service, Exchange Tower, London E14 9SR or telephone 0800 023 4567 or 0300 123 9123.

16 Governing law and jurisdiction

This Credit Agreement shall be governed by and construed in accordance with English law and you agree to the non-exclusive jurisdiction of the English courts but without prejudice to UKI's rights to take proceedings under this Credit Agreement in the courts of any other jurisdiction.

17 Allocation of Payments

Any payments the Customer makes are allocated as follows:

- (i) to pay off any arrears;
- (ii) to pay the instalments expected to be made at the time the payment is received;
- (iii) to pay any interest on arrears; and (iv) to pay any costs, expenses and charges due.

18 Other Costs It is possible that other taxes or costs not imposed by UKI may apply to this Credit Agreement.

19 Definitions and interpretations

In the interpretation of this Credit Agreement, unless the context otherwise requires the following words have the following meanings: (a) "on the front page of this Credit Agreement" means the front page of this Fixed-Sum Loan Agreement regulated by the Consumer Credit Act 1974.

(b) words and expressions to which meanings have been in this Credit Agreement shall bear those meanings in these terms and conditions and words in the singular shall include the plural and visa versa; (c) "Act" means the Consumer Credit Act 1974 as amended or re-enacted from time to time;

(d) "loan" means any loan made to you under this Credit Agreement; and

(e) "Insurance Policy" means any policy of insurance for which the premium or any part of it is funded by means of an advance hereunder.

20. We are licensed by the Financial Conduct Authority, 12 Endeavour Square, London E20 1JN to carry on consumer credit business.

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