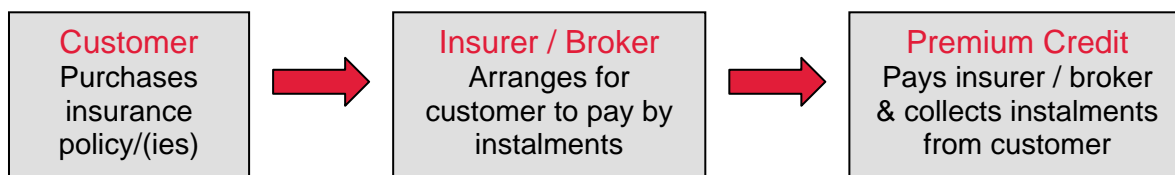


About Premium Credit

Premium Credit Limited is the No.1 insurance premium finance company in the UK and Ireland.

We work with brokers and insurers to provide their customers (businesses and individuals) with the finance to pay their insurance premiums by instalments rather than in one lump sum.

Here's how it works:



Any UK customer can apply for premium finance as long as they are over 18 and hold a bank account that accepts payment by Direct Debit.

A few facts and figures about Premium Credit:

- ◆ 22 years experience in insurance premium finance
- ◆ Achieved gross advances of £3bn in 2010
- ◆ 1.7 million customers
- ◆ 17m Direct Debits transacted in 2010
- ◆ Work with a wide network of insurers and insurance brokers (including Lloyd's) across the commercial, personal lines and professional indemnity insurance markets.

Key benefits of using Premium Credit:

- ◆ **Easy way to balance your cash flow** and manage your finances
- ◆ **A regular payment plan** combines all your insurance policies
- ◆ **Combine payments for more than one insurance policy** – where policies share the same renewal date
- ◆ **No disruption to your instalment facility should you change insurers** – i.e. no need to sign any additional agreements or forms
- ◆ **Tailor the frequency of your payments** - options available on request
- ◆ **Choose your preferred payment day** e.g. the day after you get paid
- ◆ **Efficient, helpful service** - once your instalment plan is up and running, Premium Credit's call centre is on hand to help you with any queries, while you can also contact their Customer Services team via email.

For more information please contact your broker or insurer.

Tel: 0844 736 9836
Email: customer.services@pcl.co.uk
www.premiumcredit.co.uk