

Your details (continued)

Signature

Date

Important information

1. When your current Credit Card expires or is replaced, we will require you to complete a new Direct Charge Authority form. Alternatively, you can update your Credit Card details online at www.friendsprovident.co.uk/creditcard
2. When your Credit Card payment is first set-up certain checks will be administered, including a pre-authorisation check. A nominal amount may show on your account, but the pre-authorisation is not a charge and no money will be deducted from your account.
3. Where premiums are paid by credit card there will be a handling charge of between 1% and 1.95% (depending on residency) of each premium paid. The handling charge will be collected in addition to the total premium amount meaning we will collect the total premium amount plus the handling charge from your credit card. The handling charge will be used to cover the charges imposed by the credit card issuing company.
4. The premium collection date is up to six days prior to the due date on the contract, and varies to take into account seasonal and bank holidays.
5. If you amend your premium, a new Direct Charge Authority form will need to be completed and returned to us.
6. If a payment is declined, we will automatically inform your Adviser by fax and request a duplicate payment the following month. This will apply to consecutive months if the contract remains in arrears. No more than two premiums should be collected each month until the premiums are up to date.
7. Please note that some Credit Cards cannot be used outside their country of issue and therefore we strongly recommend that you contact your card issuer to ensure your card can be used in this instance.
8. Please note that Debit Cards cannot be accepted for premium payments.
9. Please note we cannot accept this form via email.

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