

# payment by instalment agreement /

Please complete the agreement below.

Policy number

Name

Address



## INSTALMENT PLAN - FIVE MONTH/NINE MONTH (PLEASE TICK AS APPROPRIATE)

- The five month plan includes a handling charge of €20 for motor policies and €10 for all other insurances.
  - The nine month plan includes an interest charge of 6.72% (annual percentage rate 17.04%)\*
- \* This rate may vary if first repayments are made at intervals other than 30 days from the date of agreement.

Payment holiday (see across)

YES

NO

Holiday Month

Number of monthly instalments

### FIVE MONTH PLAN

Premium	€ <input type="text"/>
Deposit (Min 50%)	€ <input type="text"/>
Handling charge	€ <input type="text"/>
Total deposit payable	€ <input type="text"/>
Loan amount	€ <input type="text"/>
Instalment amount	€ <input type="text"/>

(Deposit including handling charge payable immediately)

### NINE MONTH PLAN

Premium	€ <input type="text"/>
Deposit payable (15%)	€ <input type="text"/>
Balance	€ <input type="text"/>
Interest charge	€ <input type="text"/>
Total payable	€ <input type="text"/>
Instalment amount	€ <input type="text"/>

(15% deposit payable immediately)

N.B. Under the terms of the Consumer Credit Act 1995 you have 10 days in which to withdraw from this payment by instalment agreement, in which case the entire premium becomes payable immediately.

**DECLARATION** I/we agree to pay my/our premium and handling charges or interest and I/we agree to comply with the terms of the AXA Insurance Limited payment by instalment agreement.

Signed

---

Date

---



## SEPA Core Direct Debit Mandate

Please complete all the fields marked \*

**SEPA Direct Debit Mandate Number \***

*Unique Mandate Reference (UMR) - to be completed by AXA Insurance*

By signing this mandate form, you authorise (A) AXA Insurance to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from AXA Insurance.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank.

A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

**Debtor Name \***

**Debtor Address \***

**City \***

**Post Code \***

**County \***

**Debtor account number - IBAN \***

**Debtor Bank identifier code - BIC \***

**Creditors Name**

**Creditors identifier**

**Creditors address**

**City**

**Post Code**

**Country**

**Type of payment**      Recurrent payment       or      One-off payment

**Date of signature \***

**Signature(s)**

**Please sign here \***

Please return this mandate to the Creditor



# conditions /

The following conditions apply to all instalment agreements.

## FIVE MONTH PLAN

A minimum of 50% of the premium plus €20 handling fee for motor insurance or €10 for all other insurances is payable immediately. The balance of the premium will be collected from your account on the 1st of each month in five equal instalments.

## NINE MONTH PLAN

Your first payment, due immediately is a 15% deposit of the premium. The balance (i.e. the premium less deposit) will incur an interest charge of 6.72% (APR 17.04%)\* The balance will be collected direct from your account on the 1st of each month in nine equal instalments. Alternatively, your first payment (as explained above) can be collected from your bank account within 7 working days.

\*This rate may vary if first repayments are made at intervals other than 30 days from the date of agreement.

## TO BE ELIGIBLE

You must hold a current account or a similar account which allows for direct debit mandates. A deposit account is not normally acceptable to the banks.

## PAYMENT HOLIDAY

You may request a payment holiday for any one month. To avail of this facility you should nominate overleaf the month in which you do not wish to pay (other than the first instalment). The payments will then be calculated over four instalments for the five month plan and over eight instalments for the nine month plan.

## DURING THE YEAR

Where amendments during the currency of the loan result in an increase or decrease in annual premium the monthly instalments will be adjusted accordingly. Notice will always be given of a change in payments to be collected.

## AT RENEWAL

This loan will be automatically rolled over at renewal, unless we are informed otherwise. This is subject to a satisfactory payment history on the policy.

## TO PAY THE PREMIUM IN FULL

If you wish to pay the premium in full at any time an appropriate reduction in the total cost of interest under the agreement, will be allowed if applicable.

## IF YOU MISS A PAYMENT

If you miss a payment, a letter will be issued advising you on how you must bring your account up to date. This letter will also state that if your account is not brought up to date as specified, we will request payment of the arrears plus the balance of the premium due to renewal date. Failure to pay this amount will lead to cancellation of the policy as specified in the letter.

## PREVIOUS REFUSAL

If you have ever had direct debit facilities withdrawn or have had an insurer cancel a policy through non payment of premium, you must inform us.

## BANKING SERVICES

In the event of an interruption of banking services, the instalment must be paid directly to the company as it falls due.

## SUSPENSION OF COVER OR A CLAIM

In the event of a suspension of cover or a claim you must continue with the instalment payments throughout the period of insurance.