

Important information about credit

Question	Answer
Where does it say that I will be credit searched?	This information is provided to you at the beginning of your customer journey if carrying out a quotation through a price comparison website. If carrying out a quote direct on Quotemehappy.com this information is provided on our 'assumptions' page.
Would you decline to quote for my insurance based on my credit score?	No. Your credit score will not affect your ability to obtain insurance but will determine the payment options available, for example we may ask you to pay for your full annual premium in one lump sum.
Will a quotation search be visible on my credit report?	Yes, this search will appear under the name Quotemehappy.com and will be visible on your file obtained from our Credit Reference Agency.
Will a quotation search affect my ability to secure credit in the future?	We are unable to confirm either way as we do not know the lending criteria of other companies. However, advice from our Credit Reference Agency is that this would be highly unlikely.
If I miss an instalment payment will this affect my credit score?	Yes, it could affect your credit score. Each Credit Reference Agency calculates its own score using all information available including payment history.
How secure is my credit information if you are getting it from somewhere else?	We have comprehensive legal agreements with all the companies we acquire information from. We impose and enforce strict security rules for transferring your data. We adhere to the requirements of the Data Protection Act 2018, but in many cases we go far beyond this to protect your information and identity.
Where do you get my credit information from?	We use a Credit Reference Agency.
Why are under 18's not offered credit from Quotemehappy.com?	We have chosen not to offer credit to those under 18 years of age.
Why do you obtain credit information to give me an insurance quote?	We use information from a Credit Reference Agency to enable us to offer you different payment options including monthly instalments via a credit agreement. As a responsible lender of credit we have an obligation to ensure you are able to meet the monthly payments. We fulfil this obligation by undertaking a quotation search. Some information obtained from the Credit Reference Agency is used as part of our fraud assessment.
Why is my APR different to someone else's?	All APRs will be based on individual credit information and it is therefore possible that your APR will be different from someone else's.
Why can't I pay by monthly instalments?	In certain circumstances we will not offer a monthly instalment payment option, for example if you are under 18 years of age or have been made bankrupt, however you will be offered an annual premium.

I want to pay annually, why do you need to do a credit search?	We provide different payment options to all eligible customers; this includes annual payment and monthly instalments. A quotation credit search is required to provide you with these options.
If I get more than one quote from you, will I be credit checked more than once and have multiple footprints on my credit record?	No, we will only conduct one credit check for you within any 90-day period. This means if you obtain multiple quotes within any 90-day period, we will refer back to the original credit record.
What does APR mean?	APR stands for Annual Percentage Rate. This is the total cost of borrowing (including the interest rate and any other applicable fees), expressed as an annual percentage of the total amount of credit.
Is an advance payment (deposit) included in the Annual Percentage Rate (APR) calculation?	No, the deposit is not included in the APR calculation, as the deposit is paid up front and does not therefore form part of the credit. Only the monthly instalments are included in the APR calculation.
If I make a mid-term adjustment (MTA) on my policy will this affect my monthly payments and the Annual Percentage Rate (APR)?	No, the APR will not change however any change in premium will be reflected in your monthly instalments.
The Credit Agreement refers to a Credit Limit, what does this mean?	The credit limit is the amount of credit provided, excluding interest, to allow you to pay for your insurance policy via monthly instalments. This credit can only be used to pay for insurance policies under this Credit Agreement
If I pay by monthly instalments what is the total amount I have to repay?	It is the amount you have borrowed, plus any advance payment.
Can I repay my balance early?	Yes, you can repay all or part of your balance at any time. Please contact us at https://help.quotemehappy.com/contact-form if you wish to do so.
What happens if I change my mind and do not want to pay by monthly instalments?	You have 14 calendar days to withdraw from your agreement starting the day after the agreement is made. You do not need to give us a reason. You can tell us you've changed your mind by contacting us at https://help.quotemehappy.com/contact-form
What happens if I miss a monthly instalment payment?	Your credit rating may be impaired as a result, which could make it more difficult for you to obtain credit.

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