



## Initial Disclosure Document

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The Financial Conduct Authority (FCA) is the UK regulator of financial services. The FCA requires us to provide you with a document called an 'Initial Disclosure Document'. This document provides you with information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us, and what to do if you have a complaint.

### What services do we provide?

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements or general information relating to finance products. In assessing your requirements we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you provide us with accurate and relevant information. You will not receive advice, or a recommendation from us, but we may ask questions to narrow down the selection of firms offered, from which you can more easily make your own choice if you so wish.

### Whose products do we use?

As an FCA regulated credit broker we can introduce you to a range of lenders who may be able to help you finance your vehicle and provide other products/services.

### Do we charge for our services?

We charge a small fee for our broker related services at the time of order. As at 1<sup>st</sup> July 2017, that charge is £216 including VAT. We are a commission and fee based company which means that we may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with us. These fees may be variable or fixed dependent upon the product and the volume of customers who we place with a chosen supplier.

### Who regulates us?

We are members of the industry trade body, the BVRLA and Affinity Leasing Ltd is authorised and regulated by the Financial Conduct Authority. Our firms reference number (FRN) is 678775. You can check this on the FCA's Register by visiting the FCA's website: <http://www.fca.org.uk/register/> or by contacting them on 0300 500 8082.

Some services we offer are not regulated by the FCA. Those services which are regulated by the FCA may also be regulated by the Financial Ombudsman Service.

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

**0800 023 4 567**

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### If you have a complaint

Please visit our website or ask for details or ask us for our complaints policy and procedure.

