

Initial Disclosure Document

Please read the important information below which explains our services and charges and how we use your information. The information is used to decide whether our services are right for you.

About us:

{Dealers Name} is a sole trader registered in England and Wales at the registered address: {Dealers Registered Address}

Who regulates us?

{Dealers Name} is authorised and regulated by the Financial Conduct Authority. Our FCA number is: {Dealers FCA number} and is assigned to our business on the FCA Register. You can check these details on the Financial Conduct Authority website. <http://www.fca.org.uk> or by contacting the FCA directly on: 0800 111 6768

Our permitted business activities are: -

Credit broking, debt adjusting and debt counselling on a commercial basis
Our fees and charges: £0

We are a credit broker and not a lender.

We are able to introduce you to a limited number of lenders and their finance products which may have different interest rates and charges

We do not charge a fee for our credit brokering services provided to you, however the lender we introduce you to, we will typically receive commission from. This will be either a fixed fee or a fixed percentage of the amount you borrow.

The lender we work with may pay commission at different rates. However, the amount of commission that we receive from a lender does not have an effect on the amount that you pay to the lender under your credit agreement

You may request information regarding the amount of commission we have or may receive for the introduction. This request can be made to: {Dealers Email Address}

This information will be provided to you in full, detailing the amount of commission within 5 days of your request.

The FCA expects regulated firms to ensure that customers are aware of the existence and amount of any commission before the credit agreement is entered into, if any of the following apply:

- From the customers perspective, the commission could have unduly influenced the broker into recommending or offering a particular product.
- Knowing about the existence or amount of the commission would materially impact the customers decision in entering into the credit agreement.
- The customer has formally requested details of the commission

The lender will inform you directly of any fees and charges applicable to you. Prior to you signing any formal credit agreement with them.

The information you provide to us:

You must take reasonable care to ensure that all information that you, or anyone acting on your behalf, provide us with verbally and or in writing when arranging a credit agreement is true and accurate, as failure to do so could result in your regulated credit agreement with a third-party credit provider being void. If false or inaccurate information is provided and fraud is identified, details will be passed onto fraud prevention agencies to prevent fraud and money laundering.

If you wish to receive details of the relevant fraud prevention agencies, we and other organisations may use, this can be requested by emailing: [{Dealers Email Address}](#)

If you are in doubt about what you need to tell us, please contact us.

How we use your data:

Your personal data is held in accordance with the Data Protection Act 2018. Some or all of your information collected by us will be recorded electronically and may be shared with our carefully selected panel of lenders and brokers.

Your personal data will only be processed under the agreed authorisation you have provided us with. Further information regarding how we use your data is detailed within our Privacy Notice which will have been issued to you via email and can also be requested in writing.

Affordability:

Before you enter into any financial agreement with any of our credit providers, please ensure that you have considered your personal circumstances and ability to afford to repay the amount of credit that you apply for, for the term of your agreement.

Cancellation:

You have the right cancel a regulated credit agreement within 14 days of signing. After this point, your rights may be affected, and fees and charges may be added by your credit provider.

You can cancel your agreement by notifying the lender that provides you with a credit agreement, directly in writing.

How to make a complaint: •

We always aim to ensure that all our customers are completely satisfied and happy with the services that we provide, however if in the event you have any cause to raise a complaint you can inform us either in writing, via email or by telephone.

Any complaint regarding CBMF or the finance element of the transaction to be forwarded by email to CBMF acct manager and Kerry hub - these are not to be logged on [{Dealers Name}](#) complaints log.

If you wish to register a complaint, please contact us:

In writing: {Dealers Address}

Via email: {Dealers Email Address}

By phone {Dealers Contact Number}

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, Exchange Quay, London, E14 95R

We acknowledge and reply to all complaints made within 5 working days. We aim to resolve all complaints within 60 days, we will provide updates at 14 days, 30 days, 45 days, and closure by 60 days.

Dealer Signature

Customer Signature