

Leasewell (UK) Limited Credit Broker Status Disclosure

The Financial Conduct Authority is the independent watchdog that regulates financial services. Please use this document and the information contained in it to decide if our services are right for you.

Leasewell (UK) Ltd, Unit 15 Brynmenyn Business Centre, Brynmenyn Industrial Estate, Bridgend, CF32 9TZ is authorised and regulated by the Financial Conduct Authority. The FCA Register number is 680005. Our permitted activities are credit broking or credit broking limited to credit intermediation, excluding debt adjusting and debt counselling on a commercial basis

We will only introduce you to a small number of carefully selected finance providers (a list is available upon request) who may be able to help you finance your purchase. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you. No fee is charged for any of the above services. However we may receive payment and/or reward from the finance provider if you decide to enter into an agreement with them.

You can check these on the Interim Permissions Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768.

Use of Your Data – Data Protection Declaration

By providing your personal information, you authorise our Finance Partners and their associated companies to process information about you and that of any named individual. By making an application for credit you give permission to share your personal information with one or more lenders for the purpose of applying for credit on your behalf. The applications will be consecutive and only take place if suitable terms cannot be achieved from previous applications. The credit reference agencies will provide the finance companies with information about you and information from the electoral register. A record of these searches is kept (even where your application does not proceed) and may be used by other lenders in assessing credit applications, and preventing fraud and money laundering. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

What to do if you have a complaint?

If you are not satisfied with the service you have received in connection with any of our regulated activities, in the first instance please contact us by telephone 01656 338594 or write to Leasewell (UK) Ltd, Unit 15 Brynmenyn Business Centre, Brynmenyn Industrial Estate, Bridgend, CF32 9TZ .

We will endeavour to resolve your complaint within 24 hours; if we are unable to achieve this to your satisfaction we will then follow our internal complaints procedure. If you are not satisfied with the decision, you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR or phone 0845 080 1800. The Ombudsman will only consider your complaint if you have followed the above procedure. A full copy of our complaints procedure is available upon request. For complaints in relation to an insurance claim, you should refer to your terms and conditions for contact details.

Information about your credit agreement

Your agreement describes the vehicle which we have offered to hire to you (the "vehicle") and any maintenance or ancillary services which we have agreed to provide to you (the "services"). It sets out the hire payments payable for the vehicle, the service payments payable for the services, any other sums which may be payable, how and when each payment should be made to us and the total duration

of the agreement. The total amount you will have, to pay for the vehicle and the services will be the sum of all the hire payments and service payments specified in your agreement. Your agreement also contains information regarding how and when we will deliver the vehicle to you and perform the services. You should read your agreement and any pre-contract information which has been provided to you carefully to be sure you understand your agreement and your obligations before you sign it.

Should you need to contact us in connection, with your agreement, you may do so by post at the address above or by telephone on **01656 338594**

Distance Sales - Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

“The Consumer Contracts Regulations 2013 (“the Regulations”) regulate the relationships between traders and consumers. In the event that this purchase is not related to your trade, business, craft or profession, you are considered a consumer for the purposes of the Regulations.

The Regulations give you certain rights in respect of your vehicle hire from us. Those rights include a right of cancellation as set out below, applicable in certain circumstances. This right of cancellation is separate from any right you may have under the Consumer Credit Act 1974 to cancel your agreement.

Right to cancel

As a consumer you will have the right, without giving any reason, to cancel your agreement at any time during the period beginning on the day your agreement is signed and ending at the end of 14 days after the date on which your agreement is entered into (the “cancellation period”).

To exercise the right to cancel, you must inform us of your decision to cancel your agreement by a clear statement (e.g. a letter sent by post to the address above). You may use the attached model cancellation form, but it is not obligatory.

To meet the cancellation deadline, it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

We shall not deliver the vehicle to you during the cancellation period unless you specifically request us to do so and we are able to meet such request.

Effect of cancellation

If you cancel your agreement and the vehicle has been delivered to you following a request by you:

- you must return the vehicle to us at your own cost without undue delay and in any event not later than 14 days from the day on which you communicate the cancellation of your agreement to us. In the meantime, you should retain possession of the vehicle and take reasonable care of it. You should not use the vehicle. If you would like us to collect the vehicle from you, we can do so provided you pay the costs we incur in collecting it. Our costs of collection are estimated at a maximum of £1,800;
- we will reimburse to you all payments received from you;
- we may make a deduction from the reimbursement, and/or claim additional amounts from you, up to the total price of the vehicle, for loss in value of the vehicle if the loss is the result of handling by you beyond what is necessary to establish the nature, characteristics and functioning of the vehicle;
- we will make the reimbursement without undue delay, and not later than:
 - o 14 days after the day we receive the vehicle back from you; or
 - o (if earlier) 14 days after the day you provide evidence that you have returned the vehicle;

- we will make the reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of the reimbursement. We may withhold reimbursement until we have received the vehicle back or you have supplied evidence of having sent back the vehicle, whichever is the earliest;
- you shall pay to us an amount for the period during which you have had use of the vehicle prior to you notifying us of the cancellation of your agreement, calculated as a proportion of the agreed monthly payments due to us under your agreement.

If you cancel your agreement and the vehicle has not yet been delivered to you:

- we will reimburse to you all payments received from you;
- we will make the reimbursement without undue delay, and not later than 14 days after the day on which we are informed of your decision to cancel your agreement; and
- we will make the reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of the reimbursement.