

Credit Broker Services Disclosure

Broker Authorisation

We are an Appointed Representative of [AFS Compliance Limited](#) which is authorised and regulated by the Financial Conduct Authority (FCA) firm number 625035 and is authorised to carry out credit broking .

The Financial Conduct Authority is the independent regulator of financial services and specifies the rules under which such services are delivered including but not limited to the CONC Regulations.

We are a Credit Broker not a Lender and Our role is to effect introductions between parties wishing to borrow and parties wishing to lend.

Your Consent

This document provides You with important information about terms and the services We supply, We ask that You acknowledge receipt of these by accepting via the tick box provided.

Please note We make no charge to You for these services and do not provide any kind of advice to You as to the suitability of any one product. If You wish to receive advice You must seek this independently. We will provide You with available options and the identity of Lenders that reflect the requirements You present to Us, from which You can more easily make Your Own choice, if You so wish.

Our Services

Please note We rely on the information and disclosure You provide to Us, to identify possible Lenders that may provide the funding You are looking for.

It is important that You provide Us with accurate and relevant information as failure to provide accurate information could lead to Us introducing You to a Lender who's products are not potentially suitable for Your circumstances.

If You do not provide Us with correct information or information is not disclosed and later comes to light, this could result in the Lender refusing to fund or re-terming any offer they may make to You.

We cannot guarantee that funding will be available as this is the Lenders decision and they will provide relevant details of their lending terms in any offer made.

Once You have decided which option You wish Us to pursue, at Your request We will propose Your funding requirement to Your chosen lender.

Upon acceptance by the Lender We will provide You with information about the finance product from the Lender, so You are provided with detail of Your responsibilities and commitments, before proceeding.

All figures are subject to credit approval with the rates quoted being subject to revision should there be any change in prevailing interest rates or existing monetary conditions. Any indication of terms provided is for discussion purposes only. It shall have no contractual effect and is not binding upon You or Us.

Limitations of Our Role

Please note that as Credit Brokers Our role is limited in the lending chain. Even when We put forward an application to one of the Lenders on Our panel, We cannot guarantee that funding will be available as this is the Lenders decision and dependent on Your financial circumstances and status once a Lender processes Your details.

All lending facilities incur the risk of default penalties and subsequent loss of any capacity to gain credit. Our assistance in attaining confirmation from the Lender that they will make finance available to You (whether conditionally or otherwise), does not suggest that We are advising You on the merits of the credit product. It is for You to decide whether or not the credit product is suitable for You or the right decision for You.

Under the [Consumer Duty](#) We have an obligation to present to a [Regulated Party](#) the Lender product information provided to Us on the product of Your choice. So where applicable We will provide You with this information. Similarly, where applicable, We will have checked that there is a Lender [Price & Value assessment](#) in place where We have been provided with one. Where the Lender has not provided product information or a [Price & Value assessment](#), We will use best endeavors to provide the information and bench mark the product against the market.

It is up to You to exercise Your own judgment given the information presented to You by Us. We would advise that You seek independent financial advice before deciding whether or not, You wish to proceed with any decision to take out credit.

Alternative Products

These are the alternative products available to You, You can view information about these products by clicking [here](#).

Some of the Lenders We deal with maybe able to offer You other financial products or services that You wish to access. Where You bring to Our attention a product or service that You are looking to access and We are able to affect an introduction to a Lender, We will, subject to Your approval make that introduction. In the event You enter into an agreement with a Lender as a result of that introduction We will receive an introductory fee or commission.

Flat Rates: Lenders may adjust Flat Rates where the facility has a specific profile or a balloon. Where this applies the Flat Rate We provide will reflect the rate dictated by the Lender.

Subsidies: Where a dealer or manufacturer is providing an undisclosed subsidy, the Interest rates We provide will reflect the interest based on the amount borrowed net of the subsidy.

Please also consider that You may prefer to use cash for Your purchase.

Our Charges

We will not charge You a fee for Our service.

We are paid by the Lender if any product they offer is taken out by You.

We operate under discretionary and non-discretionary pricing models. We will inform You where We are not being paid under a discretionary model.

All commission models will impact the total amount You pay under an agreement. Whether We are operating under a [discretionary](#) or [non-discretionary](#) model the payment/s We receive from the

chosen Lender will be in the form of a commission, fees or other forms of remuneration, in most cases this will be a percentage of the amount You borrow when You take up a facility they have offered to You.

In some cases, the level of commission We earn may vary as a result of the overall volumes of business We place with the lender. In these circumstances, the amount You pay will not be impacted.

Commission Transparency

In the interest of transparency, We want to provide You with details regarding the commission We will receive from the lender if You choose to proceed with the agreement We secure for You.

At this stage We cannot estimate how much commission We will earn, but at the point We do know, We will provide You with confirmation, outlining the secured funding terms and the finalised commission amount.

If You have been introduced to Us by a 3rd party We may pay an introductory commission to that party from the commission We are paid by the Lender.

By accepting these Terms You acknowledge the impact the commission models have on the rates You pay and consent to Us receiving commission or other fees for the work We have undertaken. You also accept the payment by Us of an introductory commission from the payment We receive from the Lender to any 3rd party that has introduced You to Us.

Customer Satisfaction

Our aim is to provide You with a professional and confidential service that delivers the highest possible standards.

However, there may be occasions where You feel this has not been achieved and should You wish to make a complaint about any aspect of the service, We provide to You, You can do this by writing to The Complaints Manager AFS Compliance Ltd, Greenbank Court, Greenbank Way, Greenbank Business Park, Blackburn, Lancashire BB1 5QB or by telephoning us on 01254 958777 or via complaints@afsuk.com, where We will try to resolve Your concern at the earliest time possible.

The Financial Services Compensation Scheme (FSCS)

You may also be entitled to compensation from the Scheme if We are unable to meet Our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS - <https://www.fscs.org.uk/>

Further Definitions and Explanations of these terms and conditions can be found [here](#).