

Company Vehicle Solutions Initial Disclosure Document

1. The Financial Conduct Authority (FCA)

We are required by the Financial Conduct Authority (FCA), who regulates the financial services industry, of which we are a part, to provide you with an Initial Disclosure Document (IDD) to enable you to decide, whether or not the products and services we offer are suitable for your needs. In addition we are required to advise you on how to make a complaint should you need to do so.

2. Whose products do we offer?

- ✓ We offer products from a range of finance providers such as Arval, Lex Autolease, and various manufacturers finance, a full list is available on request.
- ✓ In assessing your requirements, we may seek information about your personal circumstances and objectives to enable us to identify your needs. It is important that you provide us with accurate and relevant information enabling us to hone down the selection of firms offered, from which you can more easily make your choice.

3. Which service will we provide you with?

- ✓ We will advise and make a recommendation for you after we have assessed your needs and affordability for Vehicle funding options.
- ✓ Please be aware that some vehicle funding will be on a non advised sale, therefore no advice or recommendation will be given. You will then need to make your own choice about how to proceed.

4. What we will you have to pay us for this service?

- × A fee.
- ✓ We do not charge a fee for our services we do however receive a commission payment from the funder.
- ✓ You will receive a quotation, which will tell you about any other fees relating to any particular policy. If you would like more information in regards to the disclosure of commission please email ann@companyvehiclesolutions.co.uk

5. Who regulates us?

Company Vehicle Solutions Ltd registered office, Highfield, Garth Farm, Llangwstenin, Llandudno Junction, Conwy, LL31 9JF

Company Vehicle Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 731599. Our permitted business is advising in the sale of vehicles and arranging vehicle finance under the consumer credit licence scope of permissions under the FCA. You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register/ or by contacting the FCA on 0845 606 1234.

6. What to do if you have a complaint

Our aim is to provide a first class service and we are committed to treating our customers fairly, however if you wish to register a complaint please contact us:

By Phone 01492 541212

By Email ann@companyvehiclesolutions.co.uk

In Writing FAO Compliance Manager Company Vehicle Solutions Ltd, Highfield, Garth Farm, Llangwstenin, Llandudno Junction, Conwy, LL31 9JF

Our Complaints Procedure is available to view on our website at www.companyvehiclesolutions.com.

If you are not satisfied with a decision taken in respect of a complaint or appeal, you may contact the BVRLA (our industry trade association) who will act as an independent arbiter, at www.bvrla.co.uk. Consumer Credit customers also have the legal right to refer unresolved disputes to the Financial Ombudsman Service within six months from the date of the final decision at www.financial-ombudsman.org.uk/consumer/complaints

- **7. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS.