

## Initial Disclosure Document

### **1. The financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. Please do use the following information to decide if our services are right for you.

### **2. Whose Products we offer**

We can only offer products from a limited number of lenders for vehicle finance. You can ask us for a list of lenders from whom we can offer finance, and if you have any specific finance requirements please do discuss this with us prior to ordering.

### **3. Which services we will provide you with**

You will not receive advice or recommendations from us on vehicle makes, models nor vehicle finance. We may ask you questions to help narrow down a selection of products that we provide you details on. You will then need to make your own decision on how to proceed. It is your responsibility to ensure that the vehicle and finance choices you have made are suitable prior to ordering.

We are not an IFA (independent Financial advisor). Therefore we will not be able to advise on you application for finance. You will need to make a decision whether to apply or not. We may receive remuneration from a lender with which we introduce you to.

### **4. What you will have to pay us for our services**

For regulated customers (private individuals, sole traders and partnerships with less than 4 partners), the following fees will be payable to Main and stones Ltd T/A Car4Leasing:

Nil—£180 + VAT

For non Regulated customers (limited companies and partnerships with 4 or more partners), the following fees will be payable to Main and Stones Ltd T/A Car4Leasing:

Nil—£180 + VAT

In addition to the fees charged by Main and Stones Ltd T/A Car4Leasing, the lender may also charge their own fees. These include but are not limited to: documentation fees, option to purchase fees (if applicable), excess mileage charges and / or administration fees.



## **5. Who regulates us**

Main and Stones Limited and the trading names of Car4Leasing, Van4leasing and Personal Car Leasing are authorised and regulated by the Financial Conduct Authority, Reference number 728914. Car4Leasing, Van4leasing and Personal Car Leasing act as a credit broker and not a lender. We act as an intermediary to a panel of lenders.

We are a broker member of the (BVRLA) British Vehicle Rental and Leasing Association, our membership number is 1987.

We are registered with the information commissioners Office for the purposes of Data Protection, our registration number is Z2823984.

You can check this on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768

## **6. What to do if you have a complaint**

At Main and Stones Limited T/A Car4Leasing, Personal Car Leasing and Van4Leasing we take complaints very seriously.

All complaints need to be made in writing via either email to [complaints@car4leasing.co.uk](mailto:complaints@car4leasing.co.uk) or by post to Car4Leasing, Unit 7 Manor Farm, Meppershall Road, Upper Stondon, Bedfordshire, SG16 6LJ.

We aim to acknowledge your complaint within 24 hours of receipt (Monday to Friday). We will try to resolve your complaint with you directly and the complaint will be dealt with by an appropriate staff member who will also indicate time frames in answering you. Should we not be able to resolve the complaint you can take the complaint to the ombudsman service within 6 months of our final response to you. Details of the financial ombudsman will be provided upon request.

Where possible we aim to resolve any complaints without the need for an ombudsman but are happy to refer the case to either the financial ombudsman or the BVRLA's conciliation service, whichever is more appropriate.

A record of all formal complaints will be kept on file including any outcomes and actions.

A copy of our complaints policy can be found on our website at <https://www.car4leasing.co.uk/pages/termsandconditions>