

PRODUCT SUITABILITY

We shall, at all times endeavour to take reasonable steps to ensure that any product offered is not unsuitable for the customer's need or circumstances.

Vulnerability

In providing information and explanations about products we shall take into account the customer's level of understanding. If we are not satisfied that the customer does not have a good understanding of these products or services we shall consider alternative methods to provide the relevant information.

Data Protection /Consent to Search

We shall inform customers of what personal data we need to collect, for what purposes and with whom we share. We shall obtain customer's consent to credit searches and treat all Data in line with FCA Guidelines. You have the right to request we delete this information. This information can be shared to our finance funders to obtain credit.

Can we give you independent financial advice?

We are not independent financial advisers and so are unable to provide you with independent financial advice.

Pre- Sale Explanations

Before entering into a Credit Agreement we will take you through the funders pre-sale Information and adequate explanations.

How will we use your information?

We will use your information to obtain quotes from funders and brokers to process finance applications through them and they may also conduct a search of your record held with one or more credit reference agencies. Credit checks may as a result appear on your credit file lodged by organisations with whom you have not dealt directly. The personal information collected will also be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected you could be refused certain services, finance or employment.