

## **Initial Disclosure Document - Consumer Credit Your Finance Options**

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Ross Harvey Ltd is authorised and regulated by the Financial Conduct Authority: Reference 664904 and we are included on the Financial Services Register.

As an FCA-regulated credit broker we can introduce you to a small number of lenders 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.

The lender pays a commission to us (the credit broker) for introducing you to a lender and arranging your financial agreement. This payment is part of our commercial arrangement with the lender and may vary based on the terms of the finance agreement. Full commission disclosure will be made prior to any arrangement proceeding and there is no additional charge to you, however different lenders pay different amounts for making the introduction and arranging your finance agreement.

The commission is a one-off payment based on the amount you borrow, specifically calculated as a percentage of the loan amount. The commission is subject to a maximum limit.

The terms of your finance agreement will be based on your credit score, the vehicle you have selected and the deposit you have agreed to pay. If any of these terms change at a later stage of the process, you'll be provided with details of the final commission amount (for example, if you are asked to pay a higher deposit).

Because we are paid a commission by a lender or broker, we will not be able to give you an impartial recommendation on finance. A wider range of products and rates may be available elsewhere and you should consider all your options before entering into the finance agreement.

We have taken steps to ensure that if, while advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant to enable us to identify your requirements. It is important that you provide us with accurate and relevant information. We always aim to provide a high quality level of service and as an organisation we are committed to treating our customers fairly, before, during and after a sale.

### **Before the sale you can expect:**

- To have any significant and unusual exclusions or exceptions relating to the finance agreement brought to your attention
- A clear statement of price, including where applicable a breakdown of any interest charges
- Details of your cancellation rights and our complaints procedure
- Copies of your finance agreement documentation or information as to when these documents will be dispatched
- Full commission disclosure

**After the sale you can expect:**

- Not to encounter any barriers to cancelling your finance agreement within regulatory agreed timeframes
- To have any complaint dealt with in a timely and professional manner

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by either calling us by telephone on 01460 279899, email: [rossharveyltd@yahoo.com](mailto:rossharveyltd@yahoo.com) or post: Ross Harvey Ltd, Broadway, Merriott, Somerset, TA16 5QH

**Confidentiality and Data Protection**

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering, and renewing finance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer please do ask us