

Initial Disclosure Document

Powerlease Limited

address: Vass Industrial Estate, Station Rd, Bedford, MK452RB

tel: 01525 405000 **fax:**

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Powerlease Limited is authorised and regulated by the Financial Conduct Authority (FCA) (our registration number is). Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

Finance

As an FCA regulated credit broker we can introduce you to a selected group of lenders (see below) 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.

- Northridge Finance - Motonovo Finance Limited - Oodle Financial Services Limited - Evolution Funding Limited - First Response Finance Ltd - Blue Motor Finance Limited

We do not charge fees for our Consumer Credit services. We may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with them.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

Insurance

Powerlease Limited offer No GI Products and act on behalf of a limited panel of insurance providers (see below).

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We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

Basis of our Service

Finance

We have taken steps to ensure that if, in the course of 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 in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

Insurance

You WILL NOT receive advice or recommendation from us for insurance products. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

Your Protection

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning Powerlease Limited, Vass Industrial Estate, Station Rd, Bedford, MK452RB, powerlease@hotmail.co.uk, 01525 405000. Should you remain dissatisfied you may have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E149SR. Telephone 0800 023 4567 or 0300 123 9123. Web address www.financial-ombudsman.org.uk. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of Powerlease Limited authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>

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 to the policy 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 policy documentation or information as to when these documents will be dispatched.

After the sale you can expect:

- Not to encounter any barriers to cancelling your policy within regulatory agreed time frames.
- 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 at the address or telephone number above.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing finance and insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purposes of such data transfer,

please ask us.

Finance Partners

- Northridge Finance - Motonovo Finance Limited - Oodle Financial Services Limited - Evolution Funding Limited - First Response Finance Ltd - Blue Motor Finance Limited

Insurance Partners

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Your information will be retained for a period of up to twelve years. During this time you have the right to obtain details of the information held and how it has been processed.

If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at Powerlease Limited, Vass Industrial Estate, Station Rd, Bedford, MK452RB; telephone 01525 405000. If we are unable to resolve your concerns then you have the right to refer the matter to the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's Office website (www.ico.org.uk/for-the-public/).