

Information Notice

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.

Who are we?

Genus Vehicle Solutions (Stirling) Limited, 124 Castle House, 1 Baker Street, Stirling, FK8 1AL is an independent vehicle finance broker, not a lender, authorised and regulated by the Financial Conduct Authority. Our Financial Conduct Authority Firm Reference Number is 722796, which can be verified by contacting the FCA on 0800 111 6768 or by viewing the Financial Services Register at www.fca.org.uk.

What do we Offer?

We offer a range of vehicle leasing facilities through a panel of carefully selected third party lenders from whom we may receive an introductory fee or commission. We will not offer facilities from lenders outside of this panel. In addition we offer, Finance GAP Insurance, Return to Invoice GAP Insurance and Early Termination Insurance (ETI).

What Services will we provide you with?

We will provide you with either comparable details of firms most appropriate to your lending requirements or general information relating to finance products. 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.

What do we charge for our Services?

We charge a Processing Fee of £150 plus vat (£180) which is only payable at order stage, once acceptable finance has been obtained, as a contribution to the costs incurred in processing the vehicle finance agreement. We do not charge fees for processing insurance products. Payment of the Processing Fee is made by BACS transfer or cheque.

Confidentiality and Data Protection

Throughout the process of obtaining finance for your vehicle agreement we will need to collect personal information from you and pass this information onto one or more third party lenders to enable them to make a credit decision. We will not disclose your personal details outside of this group of lenders. We are able to supply a comprehensive list of lenders by request.

Other Finance Facilities

You may be able to obtain finance for your purchase from other lenders and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

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: 01786 479860 By Email: info@genuscars.com In Writing: Genus Vehicle Solutions (Stirling) Limited, 124 Castle House, 1 Baker Street, Stirling, FK8 1AL.

Our Complaints Policy and Procedure is available to view on our website. 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

Signed: _____ Print Name: _____ Date: _____