

Initial Disclosure Document

We are required by the Financial Conduct Authority (FCA), who regulates the financial services and consumer credit 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?

Caledonian Independent Leasing Ltd whose registered office, is 9 Hilton Terrace, Bishopbriggs, Glasgow, G64 3HB, is an independent vehicle and asset finance broker, not a lender, authorised and regulated by the Financial Conduct Authority. Our Financial Conduct Authority Firm Reference Number is 674979, 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 and asset finance 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.

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?

Caledonian Independent Leasing does not charge any fees for processing credit applications. We are paid by way of a commission by the funder or vehicle leasing provider for processing and handling your credit application and documentation. This amount may be pre-set or variable from each different funder / lease provider we use and may affect the amount you pay per month. If you wish Caledonian to disclose the amount of commission received, please write to us at our business address or email to caleleasing@aol.com quoting your name, address and reference.

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 on 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: 0141 772 4936

By Email: caleleasing@aol.com

In Writing: Caledonian Independent Leasing Ltd whose registered office, is 9 Hilton Terrace, Bishopbriggs, Glasgow, G64 3HB

Our Complaints and Treating Customers Fairly Policy and procedure are presented with our documentation, these can also be requested by email or by post and are also available on our web site. 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 or in writing to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Print Name: _____

Signed: _____

Date: _____

I confirm I have a copy of this document.