

WMG Vehicle Management (Retail) Ltd

Initial Disclosure Document

We are **WMG Vehicle Management (Retail) Ltd** and our registered office is Cedar House, 41 Thorpe Road, Norwich, NR1 1ES.

We are authorised and regulated by the Financial Conduct Authority (www.fca.org.uk) who regulate the financial services industry and require us to give you this document. Our registration number is FRN 710242.

WMG Vehicle Management (Retail) Ltd is an independent credit broker for vehicle finance and **NOT** a lender. Any agreement arranged by WMG Vehicle Management (Retail) Ltd will be with a carefully selected third party finance / leasing company (the lender) from whom we may receive a commission.

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.

WMG Vehicle Management (Retail) Ltd may charge a processing fee of £250.00 + vat for our services. This fee is not chargeable until an order has been placed. Any processing fee paid to WMG Vehicle Management (Retail) Ltd will be refunded if the respective finance agreement is not initiated or is cancelled within 14 days of initiation.

WMG Vehicle Management (Retail) Ltd will not take any payments from a customer's bank account without their consent. Any payments made to WMG Vehicle Management (Retail) Ltd will be initiated by the customer and in a form of their choice.

WMG Vehicle Management (Retail) Ltd will **NOT** charge a cancellation fee.

Confidentiality and Data Protection

Throughout the process of obtaining finance approval for your vehicle we will need to collect personal information from you and pass this information onto one or more third party lender to enable them to make a credit decision – these lenders may then pass your personal information to a credit reference agency. We will not disclose your personal details outside of this group of lenders. A copy of our Privacy Policy is available on request and can be found on our web site www.w-m-g.com

Complaints Procedure

Our aim is to provide a first class service and we are committed to treating customers fairly, however if you wish to register a complaint please contact us:

By Telephone: 01603 628029

By Email: paulcoe@w-m-g.com

In writing: WMG Vehicle Management, 118a Prince of Wales Road, Norwich, NR1 1NS

Our full complaints policy and procedure is available on request. If you are not satisfied with a decision taken in respect of a complaint 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