

Finance Initial Disclosure Document

Introduction

The Financial Conduct Authority (FCA) require us to provide you with an Initial Disclosure Document to help you make an informed decision and ensure that the service we offer is suitable for you. This document will provide you with information on the products and services we offer, whether we charge for the services we provide, how we are regulated, what to do if you have a complaint, as well as information on the Financial Services Compensation Scheme.

Who are we?

Choose Leisure Limited, a dealer of new and used motorhomes.

We are authorised and regulated by the Financial Conduct Authority

The Financial Conduct Authority (the FCA) is the independent industry watchdog that regulates financial services in the UK.

We are authorised under the FCA to provide regulated products and services. Our FCA reference number is 671835. You can check this by contacting the Financial Conduct Authority on 0800 111 6768 or visiting www.fca.org.uk/firms/systems-reporting/register.

Whose products do we offer?

In the first instance we offer finance options with Black Horse Limited, however, we may offer options with other lenders which may change from time to time.

Which service will we provide you with?

You will not receive advice or recommendation from us. We may ask you some questions to narrow down the selection of products to provide you details on and you will then be free to decide how you to wish to proceed.

What will you have to pay for this service?

We do not charge a fee for introducing you to a lender should you enter into an agreement however, we will receive a commission payment(s) or other benefits from finance providers should you decide to enter into a finance agreement with them via us.

What to do if you have a complaint?

In the unlikely event that you have a complaint about finance, please contact us:

In writing to:

The Managing Director Choose Leisure Limited Howfield Lane/A28 Chartham Canterbury Kent CT4 7HG

By email: sales@chooseleisure.co.uk

If you cannot settle your complaint with us, you may be able to refer to the Financial Ombudsman Service.

The Financial Services Compensation Scheme (FSCS)

If we cannot meet your obligations, you may also be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information may be found at https://www.fscs.org.uk.

Your finance agreement – information we need to know about

It is your responsibility to provide complete and accurate details to the questions we ask you when you take out the agreement.

Your responsibility to read all documents

It is your responsibility to ensure you read carefully all documentation completed.

Protecting your data

Under the Data Protection Act you have the right of access to your personal records held on our files. Should you request detail of the information held we will advise you if any fee applies.

Your confidential information is not shared with other parties unless it is a legal or regulatory requirement.