



## IDD POLICY

### Who are we?

Concierge Motor Finance is a trading style of European Vehicle Contracts Limited, a company registered within England and Wales, company number 06532275. Our Registered and Correspondence Address is **European House, 9 Apex Business Village, Newcastle upon Tyne, NE23 7BF**. Our friendly team is on hand to support you within this journey and to answer any questions you may have.

As a Motor Finance Broker, our aim is to obtain the best financial acceptance to fit your circumstance. We work with a selected panel of finance partners in order to help you obtain an acceptance. Please note, we are only able to offer finance products from our panel of lenders. We're happy to provide information on the finance products we offer at any time.

### Contact us

Should you have any questions prior to making an application, or have any queries during or after your application has been made, you can contact us on the following information – T: **0191 250 4575** E: **info@conciergefina.co.uk**

### Regulation

In order to carry out our activities, we are authorised and regulated by the Financial Conduct Authority ('FCA'). Our **FRN is 649225** you can check this here -<https://register.fca.org.uk/s/> **We act as a credit broker, not a lender.**

### Fees and Commissions

You will not be charged a fee for using our services. However, we must inform you that we receive a commission payment for introducing you to a lender. This commission will not impact any rate, amount or acceptance you are offered and is an agreed fixed payment or percentage of the amount financed. We have no control over the interest amount you are charged and therefore, the interest rate, the agreement length or the age of the car have no link or bearing on the fee that we are paid. This may vary by lender and we will advise you of the amount received and how it is calculated before you sign your agreement.

If you were introduced to us by a motor retailer, or lead provider then we will also pay a commission to the retailer for the introduction. Details of the commission paid and how it is calculated will also be disclosed to you before you enter into your agreement.

### Finance Options

In order to assist you with obtaining vehicle finance, your details will be passed over to finance providers with whom we work with.

We will arrange a soft search of your credit file. The soft search provides us with a credit score that determines the interest rate and lender that we will use for your finance application. The soft search will show on your credit file but other lenders will be unable to see it and so it will not affect their lending decisions. Our finance providers, in order to assess your creditworthiness, will check your information with credit reference agencies, and potentially fraud prevention agencies. They will also use the information that you have provided us to assist them in assessing your current status and affordability. It is important that all the information you provide is accurate and up to date.

Please note that we cannot guarantee an acceptance and all potential finance is subject to terms and status.

Before entering into any agreement, you should ensure you have fully read and understood the agreement you are considering entering into.

We encourage you to take the time to read through any documentation provided, and please do ask any questions you may have. It is incredibly important you understand the type of agreement you are entering into along with your rights under the agreement such as (but not limited too) Distance Selling and the 14-day rule, Post Contract and your rights if there is an issue with the vehicle, Cancellation and what would happen should you not be able to keep up with the repayments. Our team is happy to answer any questions or go through anything in further detail, please contact us on the above.

We will never provide you with a recommendation or advise you on certain products, however our partners will provide you with all the information required within your Pre-Contract Information to assist you in making an informed decision.

### Affordability

It is extremely important that you look into finance options that are suitable for your current (and potential future) financial situation.

We or our dealers will go over all your details to ensure we have the correct information to pass on to our partners, who will then try to verify the information. However, please note that evidence of your income may be requested. If you are aware or suspect that your financial

position will change in the future, you must inform us or the finance partner directly. Your credit rating could be adversely affected if you do not make payments when due.

### Complaints

If you wish to make a complaint, please do contact us using the contact information above. For full information on how we handle complaints, please see our [Complaints Procedure](#).

### Your Information

In order to process your application, you will need to provide us with some of your personal information directly or via one of our partners. We pride ourselves on handling your information in the most secure and professional way we can. Your data will not be processed without your explicit consent for us to do so, therefore if you do not wish for your application to be processed, we kindly ask that this is not submitted. As mentioned above, your information will be passed over to our finance partners in order to try to obtain you a finance acceptance. Whilst we have assessed the partners we work with; we have included their information within our privacy policy so you can fully research how they will use your information. For further detail on how your information is used by us and who it will be shared with, please view our [Privacy Policy](#). Our ICO number is Z2537167.