

Initial Disclosure Document

1. Who we are

Anglo Scottish Asset Finance Ltd are a funder and credit broker based in Chester -Le-Street, Durham. We are authorised and regulated by the Financial Conduct Authority as a credit broker. Our Firm reference number is 629574.

As a credit broker we can introduce you to a limited number of lenders and their finance products.

A list of our lenders can be provided upon request.

We act as a lender for Non Regulated Products and Services Only. We will confirm on each individual case where we are acting as the lender and not a broker.

2. Which Service will we provide you with?

We are not independent financial advisors; we will provide details of the products available to you for you to make an informed decision. You must decide if the finance product is right for you.

The products we have available are:-

- Hire Purchase
- Lease Purchase
- Personal Contract Purchase (PCP)
- Conditional Sale
- Personal Loan
- Lease
- Contract Hire
- Commercial Finance
- Business Loans

3. What will you have to pay us for our services?

As a Credit Broker we do not charge a fee for our services. Whichever lender we introduce you to, we will receive a commission from them (either fixed fee or fixed percentage of the amount you borrow) and different lenders pay at different rates. For certain lenders, we do have influence over the interest rate, and this can impact the amount you pay under the agreement.

Tel: 0191 410 4776 • **Fax:** 0191 492 9899 • **Email:** enquiries@angloscottishfinance.co.uk

www.angloscottishfinance.co.uk

The full amount of commission we will earn will be disclosed to you once your application has been accepted by a lender when we act as the Broker.

4. Who regulates us?

Anglo Scottish Asset Finance Ltd is authorised and regulated by the Financial Conduct Authority as a Credit Broker. Our Firm Reference Number is 629574.

You can check this by contacting the Financial Conduct Authority by telephone on 0800 111 6768 or by visiting their website [Financial Conduct Authority Register](https://www.fca.org.uk/register).

5. What to do if you have a complaint?

If you wish to register a complaint about our service, please contact us at complaints@angloscottishfinance.co.uk or call us on 0191 410 4776. We will acknowledge your complaint within 5 working day. We aim to resolve complaints within 4 weeks and to provide a final response to all complaints within 8 weeks.

A copy of our complaints procedure can be found on our website [here](#) or a copy is available upon request.

If we are unable to settle your complaint, you may be entitled to refer it to the Financial Ombudsmen Service <https://www.financial-ombudsman.org.uk/>.

6. Are we covered by the Financial Services Compensation Scheme ("FSCS")

Our Credit Brokering activities are not covered by the FSCS.

7. Data Protection

We will use your data in accordance with our Privacy Notice which is available on our website www.angloscottishfinance.co.uk. A copy of the Privacy Notice is also available upon request.

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