

Initial Disclosure Document

Who regulates us?

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with an Initial Disclosure Document to help you decide if our services are right for you. This document provides information about Brooklands, the products we offer, services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint.

What products do we offer?

Brooklands offer products and services from a selection of Finance Companies and Product Providers with whom we have commercial agreements in place. We are a commission and fee-based organisation which means that we receive commission or fee payments for business introductions and providing our services. We will receive financial remuneration which may be variable or pre-set dependent on the product and the volume that we place with that organisation.

Which service will we provide for you?

For the provision of Finance and Insurance Products, Brooklands (FRN 667666) offer a non-advised service, meaning we cannot give you advice or a recommendation on products. In assessing your application, we will ask you for information to enable us to identify your needs and present products relevant to your requirements. You will then need to make your own choice about how to proceed.

You will receive the pre-contract credit information which will detail the Terms & Conditions of the product you have chosen and advise you about any other fees and interest relating to the product.

What will you have to pay us for our services?

We act as a Credit Broker, not a Lender. We do not charge a fee for the introduction to the finance provider.

We may receive a commission payment from finance providers should you decide to enter into a finance agreement with them, via us. The amount of commission payable will be fully disclosed and documented on any agreement entered into. The amount of commission received does not affect the amount you will pay under your finance agreement.

What to do if you have a complaint?

If you are not completely satisfied please raise your concerns. Further information is contained in our Complaints Process. Our contact info is as follows:

Tel: 01473 686888

Email: sales@brooklands-ipswich.co.uk

Address: Brooklands, 125-127 Wherstead Road, Ipswich. IP2 8HR.