

## **Initial Disclosure Document**

Moorland Asset Finance Ltd are required by the Financial Conduct Authority (FCA) who regulate the financial services industry, of which we are apart, to provide you with an Initial Disclosure Document (IDD) to enable you to decide, whether or not the products and services we offer are suitable for your needs. In addition we are required to advise you on how to make a complaint should you need to do so.

### **Who We Are**

Moorland Asset Finance Ltd, Company Registration Number 11248520. We are an independent asset and vehicle finance broker and fleet management company and *not* a lender. As such we have relationships and offer products from a variety of ethical and reputable lenders.

### **Who Regulates Us**

We are regulated by the Financial Conduct Authority (FCA), firm reference number FRN 926851. You can verify this by contacting the FCA webpage, [www.fca.org.uk](http://www.fca.org.uk) or by telephoning them on 0800 111 6768.

### **What Products Do We Offer**

We offer a range of finance products to the business user. Additionally we offer a range of consumer hire purchase and consumer credit vehicle services and products from a range of selected leasing companies and credit providers. We may receive a commission or fee for this service, details on request.

### **What We Will Do For You**

We will provide comparable details on services and products, together with general credit information based on the information you provide, to allow you to make an informed decision. It is therefore imperative to provide accurate and relevant information throughout the process.

### **What We Will Charge**

We do not charge a fee for our services, however you will be liable for a cancellation fee if you have ordered a vehicle and the dealer or manufacturer imposes a charge.

### **What Do You Do If You Have a Complaint**

If you have a complaint about any aspect of our service we want to hear from you. You can contact us by telephone on 01782 438054, or in writing to:

The Director  
Moorland Asset Finance Ltd  
Unit 10-14  
KS Autocentre  
Parkhouse Industrial Estate East  
Parkhouse Road East  
Newcastle under Lyme  
Staffordshire  
ST5 7RB

Email :           hello@moorlandassetfinance.co.uk

Our complaints policy can be viewed on our webpage

[www.moorlandassetfinance.co.uk](http://www.moorlandassetfinance.co.uk)

### **Data Protection**

We will keep your details in accordance to the Data Protection Act under the auspices of the Information Commissioner. We may use your personal data to check your credit record with credit reference agencies and for fraud prevention purposes. We will never sell your details to other organisations and will always seek your authorisation prior to submitting your data to any other lender on our panel.