

STATUS DISCLOSURE

Who regulates us?

The Financial Conduct Authority (hereafter FCA) is the independent regulator of financial services under which Avail Vehicle Contracts Limited is registered. We are permitted to conduct Consumer hire business, Credit brokerage, Credit Information Services (Excluding Credit Repair) Our registration number is 730110 You can check this in the FCA's Register by visiting their website at http://fca-consumer-credit-interim.force.com/CS_RegisterSearchPageNew or by contacting the FCA on 0800 111 6768 (From abroad: +44 20 7066 1000, Typetalk: 18001 0800 111 6768) or via email to consumer.queries@fca.org.uk.

CONSUMER CREDIT SERVICES

Whose Consumer Credit do we offer?

As a credit broker authorised and regulated by the FCA, we can introduce you to a select group of financial lenders who may be able to help you finance your vehicle via a contract based on the information that you have provided to us. You may request a list of these lenders and their Consumer Credit numbers at any time. As part of the process of obtaining finance for your vehicle we will need to pass your details on to one or more of our panel of lenders. Any organisation approached for credit will need to undertake credit searches with a credit reference agency which may affect your credit rating. These lenders provide a range of product types which may be suitable for your vehicle needs. We will explain the key features of those products to you, and are happy to answer any queries you may have regarding them.

Which service will we provide you with?

Following guidance issued by the FCA, we will take steps to ensure that if we make a recommendation in the course of advising you it will be suitable for your demands and needs at the time. The recommendation will be based on the information you provide to us. In a separate document assessing your demands and needs we will ask for information about your personal circumstances and objectives which may be relevant in order to enable us to identify your requirements in a contract. It is very important that you provide us with accurate and relevant information so that we may deliver the best service we can.

What will you have to pay us for our services?

We may charge a brokerage fee / documentation fee of up to a maximum of £199 + VAT for our Brokering Services.

If applicable this will be invoiced in advance prior to any vehicle delivery and must be paid in full along with all other sums due as required by the "funder" used.

In the event of a vehicle being cancelled prior to registration and delivery we may charge a cancellation fee as set out in our Terms and Conditions equivalent to three (3) times the monthly rental + VAT for services already provided.

If applicable this will be invoiced upon receipt of your cancellation and must be paid in full within 5 working days.

We may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with the finance provider. For further information on payments we may receive you may make a request in writing to the above address prior to the finance agreement going live. Some finance providers may charge an administration fee for setting up an agreement between you the customer and them.

Can we give you independent financial advice?

No, we are not independent financial advisers and so are unable to provide you with independent financial advice.

What can you do if you wish to complain about our services?

If you wish to make a complaint, please contact us in the first instance by writing to us at Avail Vehicle Contracts PO Box 153 Ross on Wye HR9 7AY or by telephoning us on 01285 658600. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR, telephone on 0800 023 4567 or email complaint.info@financial-ombudsman.org.uk.

For regulated Hire Purchase, Lease Purchase and other conditional sale agreements:

You will not own the goods until the sums required under the agreements have been paid, including any option to purchase fee and any other conditions have been satisfied.

Goods can be repossessed without a Court Order in the event of default, unless in relation to a regulated credit agreement you have paid a third or more of the total amount. (In Scotland, a Court Order may be necessary irrespective of the proportion of the total amount paid.)