

This letter sets out our Terms of Business and how we will deal with you in the provision of services for Credit Broking.

Authorisation Statement

Lease United Kingdom Limited is authorised and regulated by the Financial Conduct Authority (FCA) under number 676822.

Our Services

Lease United Kingdom Limited acts as a Broker for our customers. We will act in your best interests and will source facilities from the Market that are suitable to the requirements you disclose to us.

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to John O'Reilly at the address below or by phoning us on 01372 466955, where we will try to resolve your concern at the earliest time possible. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Our Fees

We act as credit broker but do not charge you a fee for the provision of our services. We introduce you to a panel of lenders and when we place finance for you with one of them they will pay us commission. The amount of commission may vary from lender to lender and this can impact the amount you pay under the agreement with them.

Complaints Procedure

Our aim is to provide you, at all times, with a first class standard of service. However there may be occasions when you feel that this objective has not been achieved. We take all complaints seriously and will deal with your complaint in the following manner;

- We will acknowledge your complaint promptly following receipt, enclosing a copy of these procedures.
- If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint
- If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint or the relevant part of it to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.
- If your complaint cannot be resolved by the close of the next business day, following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.
- We will endeavour to send you our Final Decision Letter; addressing your concerns and providing you with our decision within 8 weeks or keep you informed of the progress of your complaint if not resolved before then.
- Where we are unable to provide you with our Final Decision Letter, we will send you confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us.
- Where we are still unable to complete our investigations within 8 weeks of your complaint, we will send confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us. At this stage, for Eligible Complainants you will be entitled to refer your complaint to the Financial Ombudsman Service who can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone 0845 080 1800. We will provide you with a copy of the Financial Ombudsman Service leaflet; 'your complaint and the ombudsman'.
- We will continue to investigate the complaint until we are in a position to send you our Final Decision Letter.
- If your complaint is upheld, we will provide you with fair compensation for any acts or omissions for which we are responsible.
- For Eligible Complainants, once you have received our Final Decision Letter, if you are unhappy with our handling of your complaint; you can refer the matter to the Financial Ombudsman Service at the address provided above. You must refer the matter to the Financial Ombudsman Service within 6 months of the date of our Final Decision Letter. A copy of the Financial Ombudsman Service leaflet 'your complaint and the ombudsman' will be included with our Final Decision Letter.

We shall deem the matter closed when;

- Our investigation has been completed and a Final Decision Letter has been sent to you, or;
- Where you have indicated, in writing, acceptance of any earlier response, where appropriate.

General Data Protection Regulation

We fully comply with the new personal data laws under GDPR. For full information on how we hold and process your data please [click here](#) for a copy of our Privacy Notice.