



## **Initial Disclosure Document**

### **AVC**

We are regulated by the Financial Conduct Authority. We are required to provide you with an “Initial Disclosure document”. In this document we will provide information about us, our products and services, what we charge and what to do if you have a complaint and details about the Financial Services Compensation Scheme.

### **Who regulates us?**

AVC is authorised and regulated by the Financial Conduct Authority. Our reference number is 728894. This can be verified on the Financial Conduct Authority’s register by visiting their website <http://www.fca.org.uk/register/> or by telephone on 0300 500 8082.

### **What services do we provide?**

In assessing your requirements, we may seek information about your personal circumstances and ascertain your objectives in order to enable us to identify your needs. It is therefore important that you provide us with information that is both relevant and accurate. We will provide you with details of lenders appropriate, after our fact find, to your borrowing needs. We will also provide information relating to the finance products. You will not receive advice or recommendation from us, but we may ask questions to narrow down the selection of lenders offered.

### **Do AVC charge for these services and whose products to we use?**

As a regulated credit broker, we can introduce you to a range of lenders who may be able to help you finance your vehicle and provide other products and services  
We do not charge fees for our broker related services. We are a commission based company which means we receive a payment or benefits from finance providers should an agreement be entered into. These fees may depend on the product and volume that we place with the chosen supplier. We may receive a commission from the finance provider or lender once the vehicle is delivered and the agreement is active. Whilst this commission might be set in advance it can vary and impact the amount you pay. We offer transparency and can disclose the commission we receive from the finance provider.

### **What to do if you have a complaint**

If you have a complaint about any aspect of our service then we would like to hear from you. You could contact us by telephone or in writing and your complaint will be dealt with and resolved by the appropriate person. We will try to resolve your complaint quickly. However, sometimes this may not be possible. In the unlikely event that we are not able to resolve your complaint quickly we will keep you informed of the progress of our investigations and provide our final response in writing.

To register a complaint, contact us by either

email: [sales@activevehicles.co.uk](mailto:sales@activevehicles.co.uk)

telephone on 01227 281818

or post: Active Vehicle Consultants, 242 Tankerton Road, Whitstable, Kent CT5 2AY

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242 Tankerton Road, Whitstable, Kent CT5 2AY  
Tel: 01227 281818  
[www.activevehicles.co.uk](http://www.activevehicles.co.uk)



**Licensed Credit Brokers**

Company Registered in England No. 3042618



If your agreement is regulated and you are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsmen Services. This must be done within six months of our final response.

### **Treating Customers fairly**

At AVC we are committed to giving you excellent customer service and treating you fairly. We are fully committed to providing the highest standards of client service and advice and we never forget that you have a choice of supplier and are grateful that you have chosen us.

Treating Customers Fairly (TCF) is one of the key principles set up by the Financial Conduct Authority to ensure fair treatment of customers, by improving standards across the financial industry. As a part of this, AVC follows the relevant aspects of the Financial Conduct Authority's six guiding principles on how to engage with our customers. These are known as the 'Treating Customers Fairly' principles and govern how we communicate with customers, the level of service we provide and the fairness of our products and procedures.

### **Our core principles for treating customers fairly**

- ❖ Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture
- ❖ Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly
- ❖ Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale
- ❖ Where consumers receive advice, the advice is suitable and takes account of their circumstances
- ❖ Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
- ❖ Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint

### **Ways we meet these requirements in the day-to-day running of our business**

We continually aim to understand the needs of our clients

We ensure that the marketing of our products is appropriately targeted, clear, not misleading and highlights the risks/conditions as well as the key features/benefits of a product

We make certain our clients understand the risks associated with our services at the outset of an instruction

We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading

We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions

Any advice provided will be appropriate and take into account the customer's individual needs and circumstances

**Active Vehicle Consultants Limited**  
242 Tankerton Road, Whitstable, Kent CT5 2AY  
Tel: 01227 281818  
[www.activevehicles.co.uk](http://www.activevehicles.co.uk)



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We take our clients' privacy seriously and ensure that our staff are aware of and follow rules in relation to data protection to ensure that clients' details are kept secure and confidential

We take any complaint seriously and will deal with any complaints promptly and make improvements to our operations where required

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