



Park Lane Garage
Warrington Road
Wigan
WN3 6XB

Phone: **01942 231 123**

www.alphalease.co.uk

info@alphalease.co.uk

Initial Disclosure Document

1. THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. The Financial Conduct Authority require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products that we offer, and the services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint together with the details about the Financial Services Compensation Scheme. Use this information to decide if our services are right for you.

2. WHAT PRODUCTS DO WE OFFER?

As a Financial Conduct Authority 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.

3. WHAT SERVICES DO WE PROVIDE?

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements or general information relating to finance products. In assessing your requirements we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you provide us with accurate and relevant information. You will not receive advice, or a recommendation from us, but we may ask questions to narrow down the selection of firms offered, from which you can more easily make your own choice as you so wish. We are not an IFA (Independent Financial Adviser).

4. DO WE CHARGE FOR OUR SERVICES?

We are a commission and fee based organisation which means that we may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with us. Fee's may be variable or pre-set dependent on the product and the volume that we place with the chosen supplier. The Finance Conduct Authority (FCA) expects any intermediary to disclose to the customer that a commission may be payable by the owner or the creditor to the intermediary, if the customer asks, the amount of that commission. The Financial Conduct Authority has made it clear that commission means any financial consideration. In line with new legislation, if you would like Alphalease to disclose any potential commission please make your request by mail, or via email to info@alphalease.co.uk or by phone 01942 231 123.

Alpha Motors (Wigan Ltd) t/a Alphalease are a credit broker and not a lender, we are authorised and regulated by the Financial Conduct Authority.



BVRLA Registration Number: 7006 | Financial Services Register Number: 653004 | Company Registration Number: 04126776 | ICO Registration Number: ZA160128 | VAT Registration Number: 344070580 | Registered Office: Park Lane Garage, Warrington Road, Goose Green, Wigan, WN3 6XB
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5. WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

We do not charge a fee for our credit brokering services, however, we do charge a vehicle sourcing fee of £198.00 including VAT.

In addition to the fees charged by Alphalease, the lender may also charge their own fees. These include but are not limited to; documentation fees, option to purchase fees, excess mileage charges or administration fees.

6. WHO REGULATES US?

Alpha Motors (Wigan) Limited t/a Alphalease, Registered Office: Park Lane Garage, Warrington Road, Goose Green, Wigan, WN3 6XB is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 653004. You can verify this on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website: <https://register.fca.org.uk/s/> or by contacting them on 0300 500 8082.

We are a broker member of the (BVRLA) British Vehicle Rental and Leasing Association, our membership number is 7006.

We are registered with the Information Commissioners Office (ICO) for the purposes of Data Protection, our registration number is ZA160128.

7. IF YOU HAVE A COMPLAINT

If you wish to register a complaint, please contact us:

Mail: Alpha Motors (Wigan) Ltd t/a Alphalease, Registered Office: Park Lane Garage, Warrington Road, Goose Green, Wigan, WN3 6XB
Telephone: 01942 231 123
Email: info@alphalease.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service or the BVRLA.

A copy of our complaints procedure is available upon request on our website, www.alphalease.co.uk

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