

Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with an Initial Disclosure Document to help you decide if our services are right for you. This document provides information about Yorkshire Fleet Management Limited, the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint, and details about the Financial Services Compensation Scheme.

About Your Car Choice

Your Car Choice is a trading name of Yorkshire Fleet Management Limited and is authorised and regulated by the Financial Conduct Authority. We provide motor vehicle finance brokerage services to customers via a third party finance partner on a lease agreement. Our registered address is Medina House, No 2 Station Avenue, Bridlington, YO16 4LZ, and our trading address is Wold House Stables, Widger Mews, Langton Road, Norton, Malton, North Yorkshire, YO17 9QG. Our Financial Conduct Authority Firm Reference Number is 649902. You can verify our status on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the contact centre on 0845 606 9966.

The services 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 so that we can try to match you with the most suitable product.

The products we use

As a Financial Conduct Authority regulated credit broker, we may introduce you to a range of finance providers who may be able to help you finance your vehicle and provide other products/services, such as vehicle maintenance and servicing packages.

We will only offer products from a carefully selected panel of finance providers. We will not refer you outside of this panel. You can ask us for a list of the suppliers who provide our finance and insurance products. All the products we offer are optional.

We may receive a fee for introducing you to one of our many lenders who assists with your agreement.

The charge for our services

We charge a processing fee of £295 + VAT for our services. The processing fee represents the costs incurred by Yorkshire Fleet Management Limited for processing the lease agreement. This processing fee is payable by debit or credit card or by BACS payment and is taken once finance approval has been received, along with all relevant paperwork signed by yourself instructing us to place an order on your behalf.

The regulator

Yorkshire Fleet Management Limited is authorised and regulated by the Financial Conduct Authority. Our registered address is Medina House, No 2 Station Avenue, Bridlington, YO16 4LZ, and our trading address is Wold House Stables, Widger Mews, Langton Road, Norton, Malton, North Yorkshire, YO17 9QG. Our Financial Conduct Authority Firm Reference Number is 649902. You can verify our status on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the contact centre on 0845 606 9966.

Some services that we offer are not regulated by the Financial Conduct Authority. However, the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

Dispute Resolution and Complaints

We work hard to ensure that the services we offer are fair and that our communication to our customers is clear and not misleading. However, if you are unhappy with our service and you wish to register a complaint, please contact us:

...in writing Customer Complaints, Yorkshire Fleet Management Limited, Wold House Stables, Widger Mews, Langton Road, Norton, Malton, North Yorkshire, YO17 9QG.

... by phone 01653 604301

... by email info@yourcarchoice.co.uk

To help us resolve your problem, you should provide the following information:

- Your full name and contact information
- Full details of your complaint
- Your lease agreement details
- Details of what you would like us to do to put things right
- Photocopies of any relevant paperwork

We will answer any complaints as quickly as possible but always within four weeks.

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

A copy of our full complaints procedure is also available on our website at www.yourcarchoice.co.uk/complaints

The Financial Services Compensation Scheme (FSCS)

You may also be entitled to compensation from the Scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

I confirm that I have been provided with the Initial Disclosure Document (IDD) for Yorkshire Fleet Management Limited, and I have read and understand the information contained within.

Name: _____

Signed: _____

Date: _____