

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 Abridge Vehicle Management Limited
- Why use Abridge Vehicle Management Limited
- The products we offer
- The services we provide
- The charge for our services
- The Regulator
- Dispute Resolution and Complaints
- The Financial Services Compensation Scheme (FSCS)

About Abridge Vehicle Management Limited

Abridge Vehicle Management Limited is authorised and regulated by the Financial Conduct Authority. Abridge Vehicle Management Limited is a **credit broker, not a lender**. We provide motor vehicle finance brokerage services to customers via third party finance providers on business and personal contract hire agreements. Our registered address is Abridge Vehicle Management Limited, Old Station Road, Loughton, Essex, IG10 4PL. Our Financial Conduct Authority Firm Reference Number is 71780. 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.

Why use Abridge Vehicle Management Limited

Abridge Vehicle Management Limited is a member of The British Vehicle Rental and Leasing Association (BVRLA). This is the trade association for companies engaged in the leasing and rental of cars and commercial vehicles. Established in 1967, the association represents the interests of more than 2 million business car drivers and the 10 million people who use a rental car each year. By operating a strict code of conduct for its members as well as conducting regular quality assurance inspections, the BVRLA seeks to offer customer assurance that wherever you see the BVRLA logo you will receive the highest level of service possible

The BVRLA Leasing Broker Members code of conduct is intended to ensure that customers using them have the absolute right to expect and receive the highest level of service, honesty and integrity. The code states that Leasing Broker members must:

- Conduct their business lawfully and comply with all relevant legislation, trading fairly and responsibly.
- Provide clear quotations, pricing & payment profiles to customers.
- Ensure that vehicles sourced and offered to customers meet the manufacturers current specifications and standards.
- Ensure that prior to representing a customer they obtain their consent.
- Ensure that customers are provided with clear terms of business
- Offer advice best suited to the customer's stated needs and requirements.
- Provide clear terms and conditions of an order, including details of any cancellation fees as well as guidance of how to cancel - at the time of order.
- Operate in a professional manner from an established commercial place of business.
- Ensure all staff are adequately trained to the required standards
- Ensure they have a written customer complaint handling process in the event of customer dissatisfaction which adheres to the Financial Ombudsman Service's requirements and BVRLA Conciliation Service.

The products we offer

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 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 charge for our services

Some of our lenders may charge an administration fee to set up your agreement. We may receive a commission or other benefits from finance providers should you decide to enter into an agreement with the finance provider we have introduced you to.

The Regulator

Abridge Vehicle Management Limited is authorised and regulated by the Financial Conduct Authority. Our registered address is Haslers, Old Station Road, Loughton, IG10 4PL. Our FCA Reference Number is 717801. You can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the contact centre on 0300 500 8082.

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:

Write to: Complaints Department, Abridge Vehicle Management Ltd, 9 Blenheim Court,
Brook Way, Leatherhead, Surrey, KT22 7NA.
Telephone: Tel: 01372 225122
Email: complaints@abridgevm.com

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 eight 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.

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 <https://www.fscs.org.uk/contact-us/>