



FISHERGATE LEASING



Initial disclosure document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA requires Mark Stephen Nanson t/a Fishergate Leasing to provide you with a document called an 'Initial Disclosure Document'. This document provides information about Mark Stephen Nanson t/a Fishergate Leasing, the products offered, the services provided, what is charged for our services, who regulates Mark Stephen Nanson t/a Fishergate Leasing, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

What services do I provide?

Mark Stephen Nanson t/a Fishergate Leasing 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 if you so wish.

Whose products do I use?

As an FCA regulated credit broker Mark Stephen Nanson t/a Fishergate Leasing can introduce you to a range of lenders who maybe able to help you finance your vehicle and provide other products/services.

Commission Disclosure

The Financial Conduct Authority expects any intermediary to disclose to the customer that a commission may be payable, and that if the customer asks, the amount of that commission this should be disclosed. The Financial Conduct Authority has made it clear that 'commission' means any financial consideration. As such Mark Stephen Nanson t/a Fishergate Leasing is paid a commission by the finance provider/lender, once the agreement is live. The commission received maybe pre-set but can vary and may impact the amount payable by the customer. In-line with this regulation, if you would like Mark Stephen Nanson t/a Fishergate Leasing to disclose any potential commission please make your request to Mark Stephen Nanson on 01772 558143, email Mark@fishergateleasing.co.uk or write to Fishergate Leasing, 123a Wigan Road Euxton Chorley Lancashire PR7 6JH.

Who regulates me?

Mark Stephen Nanson t/a Fishergate Leasing is authorised and regulated by the Financial Services Authority, Reference number is 679679. You can verify this on the FCA's Register by visiting the FCA's website: <http://www.fca.org.uk/register/> or by contacting them on 0300 500 8082. Other services we offer are not regulated by the FCA however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

If you have a complaint

If you have a complaint about any aspect of my service then I would like to hear from you. You can contact me by telephone or in writing and your complaint will be resolved in the shortest possible time. However, sometimes, this may not be possible. In the unlikely event that I am not able to resolve your complaint by the end of the next business day, I will keep you informed of the progress of my investigations and provide a final response in writing providing my findings and the action to then take.

To register a complaint contact me by either:

email mark@fishergateleasing.co.uk or Calling on 01772 558143 or write to me at Fishergate Leasing 123a Wigan Road Euxton Chorley Lancashire PR7 6JH if you have a regulated contract and are not satisfied with my final response, you may be eligible to refer the matter to the Financial Ombudsman Service. You must do this within six months of our final response.

**123a Wigan Road
Euxton
Chorley
Lancashire PR7 6JH**



BVRLA
Leasing Broker