

## Initial disclosure document

The Financial Conduct Authority is the independent regulator of 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 "SSE Vehicle Management T/A The Vehicle Network", 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.

### 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 if you so wish.

### Whose products do we use?

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/services. such as maintenance and servicing packages.

We will only offer products and services from a carefully selected panel of finance providers. We will not refer you outside of this panel. All the products we offer are optional.

### Do we charge for our services?

Yes we charge fees for our broker related services. We charge a processing of £195 + vat. The processing fee represents the cost incurred by SSE Vehicle Management T/A The Vehicle Network. We may also receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with us. These fees may be variable or pre-set dependent on the product and the volume that we place with the chosen supplier. The processing fee can be paid via bacs, cheque, debit/credit card and is only taken once we receive a finance approval and all relevant paperwork from you instructing us to place an order on your behalf. Credit card payments will be subject to a 3% charge.

### Who regulates us?

"SSE Vehicle Management T/A The Vehicle Network" is authorised and regulated by the Financial Conduct Authority. Our firms reference number is FRN 777159. You can verify this on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority'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 Financial Conduct Authority however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

"SSE Vehicle Management T/A The Vehicle Network" is a Broker not a lender.

If you have a complaint

Please visit our [complaints procedure page](#).