

About our finance & insurance services



Freedom House
3, Pendeford Mill Lane
Bilbrook, Codsall
Wolverhampton
WV8 1JB

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Freedom Vehicle Contracts Limited acts as a non-independent credit broker for a limited number of lenders and is able to offer a limited number of finance products from these providers. The finance products we are limited to are detailed below:-

- Business & Personal Contract Hire

Occasionally, we may need to use the services of a credit broker. We will advise you of this if applicable.

We only offer the following Insurance Products:-

- GAP – Guaranteed Asset Protection – Auto Protect (MBI) Ltd
- Lease Asset Protection – Auto Protect (MBI) Ltd

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for:

Credit Agreements – Business & Personal Contract Hire

Regulated Insurance Products – Guaranteed Asset Protection (GAP), Lease Asset Protection (LAP)

4. What will you have to pay us for our Finance and \ or Insurance Services?

We charge a processing fee of between £150.00 plus VAT and £299.99 Plus VAT

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement or insurance policy. Please note that we may receive payment(s) or other benefits from the finance provider if you decide to enter into an agreement with them.

5. Who regulates us?

Freedom Vehicle Contracts Limited is authorised and regulated by the Financial Conduct Authority, Registered number 673863. Our FCA Permitted business is arranging general insurance and finance contracts. Freedom Vehicle Contracts Limited is a broker and not a lender. Freedom Vehicle Contracts Limited are an Appointed Representative of AutoProtect (MBI) Limited which is authorised and regulated by the Financial Conduct Authority. Their FCA Registered Number is 312143. AutoProtect's permitted business is arranging, advising and administering non-investment General Insurance Contracts.

You can check this on the FCA Register by visiting the FCA website www.fca.org.uk

6. What to do if you have a complaint

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

in writing to:

Branch Manager, Freedom House, 3 Pendeford Mill Lane, Bilbrook, Codsall, Wolverhampton, WV8 1JB

by phone

01902 774030

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. www.financial-ombudsman.org.uk/

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You maybe entitled to compensation from the scheme if we cannot meet our obligations for any insurance products you purchase. This depends on the type of business and the circumstances of the claim. General Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory forms of insurance (e.g. Motor Insurance) are covered for 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. Please note - finance products are not covered by this scheme.

8. Data Protection

We use information about you to process your order, supply or manage your product / service and for marketing. We may share your information with finance and insurance companies, credit reference agencies and other companies for use in credit and insurance decisions, for fraud prevention and to pursue debtors. In connection with vehicle purchases, we may also share your information with the manufacturer, warranty provider or DVLA for ownership, warranty, service and safety related matters. We would like to send you information about our own products and services by post, telephone, email and SMS and to share your information with our selected business partners so that they may send you information about their products and services by post, telephone, email and SMS. If you **DO NOT** agree to your information being used in this way, please let us know by contacting our Data Controller at our office address above or on 01902 774030.