



Information about our finance and insurance services

Freedom Vehicle Contracts Ltd

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 Ltd is a Credit Broker not a Lender and can introduce you to a limited number of leasing companies' products to assist with your vehicle hire.

We only offer products from AutoProtect (MBI) Limited:

- Guaranteed Asset Protection
- Lease Asset Protection

3. Which service will we provide you with?

We offer a consultancy and sourcing service in respect of vehicle leasing. 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 vehicles, from which you can more easily make your own choice if you so wish.

We will advise and make a recommendation for you after we have assessed your needs for Regulated Insurance Products.

4. What will you have to pay us for our services?

No fee applies to our insurance service. We will charge a processing fee for providing our consultancy service and sourcing your chosen motor vehicle. Our processing fee will become payable once you have signed our vehicle order form and the vehicle has been secured. This can be paid via debit or credit card. The cost of this processing fee will usually be no more than £299.00 + VAT. The cost will be quoted prior to placing an order. All processing fees are non-refundable. We also may occasionally receive payment from finance providers or lenders if you decide to enter into any agreement with them, these fees can be pre-set and often vary depending on the product and the volume that is placed with a particular supplier. If you would like more information in regard to the disclosure of commission, please visit – <https://freedomcontracts.com/> Please note that we receive commission as a proportion of premium paid from our insurance 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 for consumer credit activities, our Firm Reference Number (FRN) is 673863. Freedom Vehicle Contracts Limited is a Credit Broker not a Lender. Freedom Vehicle Contracts Limited is an Appointed Representative of AutoProtect (MBI) Limited for insurance distribution purposes. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number - 312143. Our FCA permitted business is arranging general insurance and finance products. You can check this on the FCA Register by visiting the 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: Complaints FAO Branch Manager, Freedom House, 3 Pendeford Mill Lane, Bilbrook, Codsall, Wolverhampton, WV8 1JB

By phone: 01902 774 030. 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 may be entitled to compensation from the scheme if we cannot meet our obligations. 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.