

# Important Information About Us



Last Updated – 14 January 2020

## About our services and costs

### Whose vehicle finance products do we offer?

We operate as a credit brokerage therefore we have a selection of finance company partners who offer vehicle finance products.

### What level of service do we provide?

#### ***Non-Advised Service***

Our team of specialists are trained to guide you through the process, provide facts and figures and to help you make an informed decision. Our team will not offer any financial advice or provide any product recommendations during the process so this means you will be responsible for choosing the right vehicle and vehicle finance product to meet your needs.

We will assist you through this process by conducting a questionnaire to help you define your requirements.

We will also make important pieces of information available throughout the process, so we urge all customers to read all the documentation and to ask any questions before entering into the finance agreement with the lender.

You can request a formal quotation for any vehicle available in the UK.

### What finance options are available to you?

There are a number of ways to finance a new vehicle and our specialists can guide you through your options. We specialise in Vehicle Leasing (Contract Hire) and this is suitable for a person or business who want to pay a fixed rental for the usage of a new vehicle. Leasing is not an ownership product so there is no guaranteed option to purchase the vehicle at the end of the lease term. You will be able to tailor the lease contract to suit your requirements i.e. mileage / term / profile (initial rental). See our Leasing Information page and Frequently asked Questions page for more details.

### Who regulates us?

Motion Vehicle Consulting Limited acts a credit intermediary and authorised representative of Marshall Management Services Ltd. Our Registered Office – Badger Farm, Willowpit Lane, Hilton, Derby, Derbyshire. DE65 5FN.

Marshall Management Services Ltd is authorised and regulated by the Financial Conduct Authority, permission number 667174.

The FCA is the independent watchdog that regulates financial services. We will refer to our company as Motion Vehicles throughout this website. Permitted Business - Our permitted business is credit broking, debt counselling and debt adjusting. It is important to state that we are a credit broker and not a lender.

Trade Body Membership - We are members of the BVRLA (British Vehicle Rental & Leasing Agency) and our reference is 7583.

### What to do if you have a complaint?

If you wish to register a complaint you can do this by letter, email or phone. For our complaints process please refer to our Complaints Procedure page.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service or alternatively you can use the BVRLA conciliation service. Details can be found on our Complaints Policy page.

# Important Information About Us



Last Updated – 14 January 2020

## Important information about your vehicle finance order

### Fees - What do we charge for our services?

To order with us you will have to receive a formal quotation, and this will show any applicable fees. By applying for vehicle finance via ourselves you will be accepting our terms and agreeing to pay our fees. Please see our Information Notice regarding our fees and the amounts.

### Commission Disclosure

We may receive a commission or payment from a lender should you decide to enter into an agreement with the finance provider that we have introduced to you. Motion Vehicles abide by the Financial Conduct Authority rules regarding disclosure of commission and will make this information available to customers who request it. If you would like us to disclose any potential commission we earn, please make your request in writing for the attention of the Compliance Director at the following address:

Marshall Management Services LTD  
Abberley View  
Saxon Business Park  
Hanbury Road  
Stoke Prior  
Bromsgrove  
B60 4AD

## Data Protection

### Your Information

For details on how we and others will use your information, please see our data protection policy below or contact. 'The Compliance Officer' at our trading address – Motion Vehicle Consulting Ltd, Badger Farm, Willowpit Lane, Derby, Derbyshire. DE65 5FN

The personal information you provide to us may be shared with Marshall Management Services Ltd (our Principle Firm) for compliance and regulatory purposes. These reasons include but may not be limited to: audit, the processing of a contract hire finance agreement and the processing of a vehicle order. For more information please go to our Privacy Policy page.

### Sharing information

Information relating to this order / application may be disclosed to:

Any company or person who has a requirement to know in connection with your vehicle finance application. This may include any joint applicant, any person consenting to the credit search, the signatory of the company (if this is a business application), the selected finance company, the selected supplying dealership or any third party who we must give the information to such as the delivery agent.

### Credit reference agencies

The finance company may obtain information about you / your business from credit reference agencies and their group records to check your credit status and identity. The agencies will record the enquiries, and this may affect your ability to obtain credit elsewhere in the future. The finance company may use credit scoring to assess your credit application.

When you have provided your finance application it will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist, then one may be created during this application.

### Fraud prevention agencies

In order to prevent and detect fraud, the information provided in this application will be shared with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, or suspected details will be recorded with these agencies to prevent fraud and money laundering.