



## **Initial Disclosure Document**

The Financial Conduct Authority (FCA) require us to provide you with an Initial Disclosure Document (IDD) This enables you to decide if the products and services we offer are suitable for your needs, we are also required to advise you on how to make a complaint should you need to do so.

### **Who are we?**

OVL Group Ltd Limited is an independent vehicle finance broker, not a lender, authorised and regulated by the Financial Conduct Authority. Our Financial Conduct Authority Firm Reference Number is 663287, this can be verified by contacting the FCA on Freephone 0800 111 6768 or by viewing the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk). Our registered office is 88 Sheep Street, Bicester, Oxfordshire, OX26 6LP.

### **What do we Offer?**

We offer a range of vehicle leasing facilities through a panel of carefully selected third party lenders. We may receive an introductory fee or commission from these lenders. In addition we offer, Finance GAP Insurance.

### **What Services will we provide you with?**

We will provide you with competitive quotations from the lenders most appropriate to your requirements, and general information relating to finance products. While assessing your requirements we may require information about your personal circumstances and objectives to enable us to identify your needs. It is important that you provide us with accurate and relevant information enabling us to hone down the selection of firms offered, from which you can more easily make your choice.

### **What do we charge for our Services?**

We charge an administration Fee of £199 plus VAT which is payable prior to delivery, and after the finance is accepted by our lender. This fee can be paid using a credit or debit card or by BACS transfer.

### **Confidentiality and Data Protection**

Throughout the process of obtaining finance for your vehicle agreement we will need to collect personal information from you and pass this information onto one or more third party lenders, this enables them to make a credit decision. We will not disclose your personal details outside of our panel of lenders. We are able to supply a comprehensive list of lenders on request.

### **Other Finance Facilities**

You may be able to obtain finance for your purchase or lease agreement from other lenders, you are encouraged to seek alternative quotations and details of their products by researching online or otherwise.

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

Our aim is to provide a first class level of service, we are committed to treating our customers fairly, however if you wish to register a complaint please contact us.

By phone: 01491 615514

By email: [man@ovl.co.uk](mailto:man@ovl.co.uk)

In Writing: OVL Group Ltd. West Barn, Brightwell Farm, Brightwell Baldwin, Oxfordshire, OX49 5NP

Our Complaints Policy and procedure is available to view on our website [www.ovl.co.uk](http://www.ovl.co.uk) If you are not satisfied with a decision taken in respect of a complaint or appeal, you may contact the BVRLA (our industry trade association) who will act as an independent arbiter, The BVRLA can be found at [www.bvrla.co.uk](http://www.bvrla.co.uk) Consumer Credit customers also have the legal right to refer unresolved disputes to the Financial Ombudsman Service within six months from the date of the final decision at [www.financial-ombudsman.org.uk/consumer/complaints](http://www.financial-ombudsman.org.uk/consumer/complaints)