

Bond Capital Finance

Initial Disclosure Document (IDD)- about our services and out costs

About our services

1. What products do we offer?

We offer a wide range of commercial financial products including:

- Finance Leasing, Hire Purchase, Loans, Contract Hire.

2. Whose products do we offer?

- We only offer commercial financial solutions from a limited number of lenders. Ask us for a list of the lenders we offer from.

3. Which service will we provide you?

- You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

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

We do not charge a fee for our services, however, we may receive commission from the Lender. For the avoidance of doubt these sums are subject to the terms of our arrangements with the Lender who pays that Commission.

You are aware that we are required to disclose the nature of commission in our communications, as well as when making a recommendation to you. The existence and nature of commission arrangements where the commission varies depending on the Lender, product or other permissible factors will always be disclosed. The disclosure will also cover how the arrangements could affect our recommendations to You. Such disclosures are available upon request and on our website www.arblease.co.uk

5. Who regulates us?

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers, considering buying certain financial products, to decide if our services are right for you.

Arblease is a trading style of Bond Capital Finance of 7 Moulton Park Office Village, Scirocco Close, Northampton, NN3 6AP, and is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 656796. You can check via www.register.fca.org.

Bond Capital Finance is also a member of the National Association of Commercial Finance Brokers (NACFB). We adopt a strict Code of Practice and Minimum Standards set by the Association. You can check Our membership status by contacting the NACFB on the below link.

<https://www.nacfb.org>

6. What to do if you have a complaint?

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

In writing: Stephen Potter, Bond Capital Finance, 7 Moulton Park Office Village, Scirocco Close, Northampton, NN3 6AP

By telephone: 01604 639666

By email: stevepotter@bondcapitalfinance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. **Address:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR. **Contact:** 0800 0234567, 0300 1239123. **Website:** www.financial-ombudsman.org.uk. A copy of our complaint's procedure is available on our website (www.arblease.co.uk) or on request and on submission of any complaint.

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

Your transaction may be covered by the FSCS for regulated transactions only. The FSCS is the UK's statutory Deposit insurance and investors compensation scheme for customers of authorised financial services firms. FSCS exists to protect customers of financial services firms that have failed. If the company you've been dealing with has failed and can't pay claims against it, the FSCS may be used to pay compensation.

You can find out more about FSCS at www.fscs.org.uk