

## Initial Disclosure Document

The Financial Conduct Authority is the independent regulator of financial services. The Financial Conduct Authority require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements or general information relating to finance products. 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.

We are a credit broker and not a lender. We can introduce you to a panel of lenders and their finance products. We will provide details of products available. We believe in empowering our customers to make an informed decision. We suggest loans that are most suited to the needs of our customers, depending on the information provided. You must decide whether the finance product is right for you.

As a Financial Conduct Authority regulated credit broker we can introduce you to a range of lenders who may be able to help you finance your vehicle and provide other products/services. Whichever lender we introduce you to, we will typically receive commission from them as a fixed fee or a fixed percentage of the amount you borrow. All of the lenders we work with could pay commission at different rates, and for certain Lenders we do have influence over the interest rate you will pay, and this can impact the amount that you pay under the agreement.

We do not charge fees for our broker related services. We are a commission based organisation which means that we may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with us. These fees may be variable or pre-set dependent on the product and the volume that we place with the chosen supplier.

Alpha Asset Finance Limited is a credit broker and not a lender, authorised and regulated by the Financial Conduct Authority. Our firms reference number is 804584. You can verify this on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website: <http://www.fca.org.uk/register/> or by contacting them on 0300 500 8082.

Other services we offer are not regulated by the Financial Conduct Authority however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

## Commission disclosure

The Financial Conduct Authority expects any intermediary to disclose to the customer that a commission may be payable by the owner or creditor to the intermediary, and, if the customer asks, the amount of that commission. The Financial Conduct Authority has made it clear that "commission" means any financial consideration.

The existence and nature of Commission arrangements where the Commission varies depending on the Lender, product or other permissible factors will always be disclosed.

In-line with new legislation, if you would like Alpha Asset Finance Limited to disclose any potential commission please make your request to Alpha Asset Finance Ltd, Second Floor Office, The Maltings, Wharf Road, Grantham, NG31 6BH, or by email to [theteam@alphaassetfinance.com](mailto:theteam@alphaassetfinance.com) or call 01476 468318.

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