

Financial Disclosure Document

This document ensures that you have received the correct information and customer service. New Look Loans Ltd is a registered credit broker specialising in vehicle finance. New Look Loans Ltd works with a panel of lenders, to provide credit solutions for their customers.

New Look Loans Contact Details NLL Finance Officer – Karen Amour New Look Loans Ltd Unit 13 Priory Tec Park Saxon Way Hessle HU13 9PB	Glossary The Vehicle Dealer – The supplier of the vehicle you are buying NLL – New Look Loans Ltd and all affiliated companies Credit – Any form of finance agreement provided by NLL Lender – Finance Companies Commission - Payment given for arranging finance FCA – Financial Conduct Authority Unauthorised – A person/company who lacks the proper Financial Conduct Authority permissions
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1. NLL have made you aware that they work with a panel of lenders to secure the most suitable credit offer for their customers. NLL always seek to obtain credit acceptance and make a single product offering that best matches the original credit application. You gave your permission, on signing said application, for NLL to share your information with said lender(s).

2. NLL work with a panel of lenders that can change. A full, and current, list of NLL's lender panel will be supplied to you on written request to the NLL Finance Officer. NLL are independent and do not offer advice regarding any credit application. NLL earns commission from the panel of lenders for transacted business.

3. NLL has a selection of motor finance products, which suit most credit needs. The APR and Representative Rate is detailed on the formal quotation, S.E.C.C.I. (Standard European Consumer Credit Information) and your Finance Agreement

If your application was submitted via a dealer, who is authorised by the Financial Conduct Authority, please proceed to section 4(I). If your vehicle was purchased from NLL and your application was submitted directly to NLL, please proceed to section 4(II).

4(I). The Vehicle Dealer is regulated to compliantly manage your credit transaction. Below are the activities that The Vehicle Dealer has conducted:

- a. HPI checked your new car and part exchange
- b. Ensured that any outstanding settlements (if applicable) were settled in a timely manner
- c. Validated your identity
- d. Completed finance applications according to the details provided by you
- e. Adhered to C.I.F.A.S rules (Credit Industry Fraud Avoidance System)
- f. Provided compliant quotations upon request. You were made aware that quotations were subject to credit check(s) and may differ from the initial quotation.
- g. In accordance with the Consumer Credit Directive and FCA CONC 4.2.5 R, provided you with adequate explanations of the offer provided
- h. Provided you with the S.E.C.C.I documentation and allowed you adequate time to consider
- i. Assisted you in the completion of the documentation and the verification of any required proofs
- j. Made you are aware of your rights under the terms of the agreement
- k. Answered any queries that you may have had, at any stage of the process

4(II) In the event that NLL purchases a vehicle directly, with the intention of supplying it to you, only NLL and yourself shall be privy to the information regarding the sale of the vehicle, finance agreement and any data therein. NLL may authorise third parties subject to your approval, to deliver the vehicle on their behalf. Should any unapproved third party be privy to the finance agreement, the agreement shall be void. NLL will notify the lender and any offer of finance will be withdrawn.

NLL has conducted the below activities:

- a. HPI checked your new car and part exchange
- b. Ensured that any outstanding settlements (if applicable) were settled in a timely manner

New Look Loans Limited is registered in England and Wales. Company number 06902541. Registered address: Priory Tec Park, Priory Park, Saxon Way, Hessle, East Yorkshire, HU13 9PB. New Look Loans Limited is an appointed representative of Creditas Financial Solutions Limited. Creditas Financial Solutions Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 661849.

- c. Validated your identity
- d. Completed finance applications according to the details provided by you
- e. Adhered to C.I.F.A.S rules (Credit Industry Fraud Avoidance System)
- f. Provided compliant quotations upon request. You were made aware that quotations were subject to credit check(s) and may differ from the initial quotation.
- g. In accordance with the Consumer Credit Directive and FCA CONC 4.2.5 R, provided you with adequate explanations of the offer provided
- h. Provided you with the S.E.C.C.I documentation and allowed you adequate time to consider
- i. Assisted you in the completion of the documentation and the verification of any required proofs
- j. Made you are aware of your rights under the terms of the agreement
- k. Answered any queries that you may have had, at any stage of the process

Licensing - NLL and The Vehicle Dealer are obligated by the Financial Conduct Authority to hold Consumer Credit Authorisation, should they wish to arrange a finance agreement at your request. You can check these permissions on the Consumer Credit Register on the Financial Conduct Authority website; <http://www.fca.org.uk>

Credit Searches – in order to assess your credit worthiness, NLL and its lenders have conducted credit searches on you, using various credit reference agencies. You provided permission to conduct these searches on the initial application form. You were made aware that these searches were required in order to process your application. The lender or NLL may contact you directly, or your employer, to verify proposal details.

Proof Of Identity – You will have been asked to provide proof of identity. Requests for further proofs may be required before an agreement can go live. The lenders requests and acceptance of all proofs is final.

Commission Disclosure - In return for the activities listed in point 4, NLL receives a commission from the lender. The customer will not be, directly, charged for credit broking services. NLL may pay an authorised vehicle dealer a commission. The commission payments amount will be made available to you on written request to either NLL or the authorised vehicle dealer. NLL will respond to Commission Disclosure requests within 14 days. All, or a portion of, commission earned by NLL and the Vehicle Dealer has to be repaid when agreements are settled early or fall into default.

Right of Withdrawal – NLL and our lenders have the right to withdraw an offer of credit at any time before execution and without explanation

NLL Independence - The Vehicle Dealer has a panel of finance suppliers and do not work exclusively with NLL. This document does not warrant, guarantee or describe the activities or transactions conducted by other lenders or finance brokers. NLL are independent and do not offer financial advice

Customer Service Telephone Call - At some point during the transaction, NLL have contacted you directly. The representative will explain the reason for the call, and answer any queries you may have, in order to proceed with the transaction.

Making a Complaint - If you have any concerns about the way you have been treated in relation to the finance transaction and wish to make a complaint, please contact the authorised vehicle dealer in the first instance or alternatively The Finance Officer of NLL (listed above). Should you have purchased your vehicle from an unauthorised Vehicle Dealer, please contact The Finance Officer of NLL directly.

Failure to maintain payments under the terms of the finance agreement could result in repossession of the vehicle and/or court proceeding by the lender and could damage your credit profile which can be viewed by future potential creditors

SIGNED (the Customer) DATE

****PLEASE ENSURE THIS IS SIGNED BY THE CUSTOMER & RETURNED WITH THE FINANCE DOCUMENTATION**