

## Valentine Financial Services Credit Broking Services

This document sets out how we will deal with you in the provision of services for Credit Broking. Valentine Financial Services is authorised and regulated by the Financial Conduct Authority (FCA).

### **Authorisation Statement**

Valentine Financial Services is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

### **OUR SERVICES**

We will at all time act in your best interests, we will source loans from the market that are suitable to the requirements you disclose to us. When the preferred option has been agreed, we will provide you with information about the loan and the provider of this to ensure you understand your responsibilities and commitments, before proceeding.

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to Phil Valentine at the Office Address or by telephoning us on 01543 251689 where we will try to resolve your concern at the earliest time possible.

### **OUR CHARGES**

We do not charge a fee for our services and any remuneration we receive is paid by the funder on completion of your finance agreement.

We source Lending Proposals from an unrestricted number of Lenders. In this role, we are doing no more than effecting an introduction between You and the Lender(s) to enable You to choose a Finance Product which, in your sole opinion, is suitable for You. We are not Your agent or otherwise acting on Your behalf, and there is no duty upon Us to provide you with impartial advice, information, or recommendation.

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 and will not be subject to any refund arrangements. *We are a credit broker. We can introduce you to a panel of lenders. Whichever lender you choose we receive commission from them (either a fixed fee or fixed % of the amount you borrow) and different lenders pay different rates. For certain lenders, we do have influence over the interest rate, and this can impact the amount you pay under the agreement.*

You are aware that We may receive Commission from a Lender for introducing You to them, and You have no objections to Us receiving this amount. If you wish to receive any further information concerning Commission paid to us by the Lender, please let Us know in writing.

For regulated transactions only the following applies:

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 will be made in Our Suitability Letter issued to You.

### **DATA PROTECTION**

When we provide services to you, we will need to gather information about your personal circumstances. The information you provide to us will be subject to the Data Protection Act 1998 (the "Act"). By signing this document, you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording, or holding information or data, transferring it to other companies associated with us, lenders or statutory, governmental or regulatory bodies for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

To provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case, we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01543 251689 or in writing at the office address.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

**YOUR CONSENT**

**We intend to rely on this document for the services we provide to you and request that you provide your agreement to the Charges and Data Protection sections above. For your own benefit and protection, you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.**

***Business Name*** \_\_\_\_\_

***Signatory*** \_\_\_\_\_

***Position within the Business***  
\_\_\_\_\_

***Date of issue*** \_\_\_\_\_