

TERMS OF BUSINESS

WHO ARE WE?

Lindsay Finance Limited, a company registered in England & Wales, company registration number 04991452. We are Authorised and Regulated by the Financial Conduct Authority (FCA) and you can check our authorisation and permitted activities on the FCA's website www.fca.org.uk. You can contact us at Apex House, 94 Main Road, Gedling, Nottingham, NG4 3HG, on 0115 931 4545 or at admin@lindsay.finance. Our registered office address is at the foot of this page.

WHAT WE DO?

Lindsay Finance Limited is an independent credit broker, not a lender. We work with a panel of funders to source the most suitable products for our clients, based on the information that they provide to us.

We fully adhere to the FCA's code of practice and will, at all times, act in your best interests. Based on the information that you give to us we will provide you with a competitive quote for finance products most suitable to meet your needs. With your consent, we will approach our panel of funders to gain an approval for finance. When we obtain a suitable approval we will contact you with the details of the funder, the approval and explain any conditions that may be attached to it.

Once you are happy to proceed with the transaction, we will draw up the necessary documentation and make arrangements with you to get the documentation completed and signed. We will also contact your supplier on your behalf and give them the funder's details so that they can invoice the funder direct.

WHO CAN APPLY FOR OUR PRODUCTS AND SERVICES?

For business finance products:

- Any UK business entity, sole trader, partnership, limited company, limited liability partnership, government body or PLC.

For personal and Director's motor finance products:

- Over 18's only.
- UK residents only

WHAT FEES WILL YOU HAVE TO PAY?

The funder will charge you fees and interest for completing the finance agreement. These will be explained fully to you by us before any documentation is signed to ensure that you are aware of these before you commit to the deal. Lindsay Finance Limited will not charge you for our credit broking services, instead we will receive a commission by the underlying credit provider whom we will carefully select from our panel according to various parameters such as your credit rating, individual requirements, and circumstances.

DATA PROTECTION & THE UNDERWRITING PROCESS

When we provide our services to you, we (and our funders) will need to gather information about you and/or your business to properly ensure that the facility required is affordable.

In most circumstances we will require up to date financial information to support your proposal. In the instance that you are a business we will usually require your latest filed accounts, management information or recent bank statements. We will also need to verify the identities of all key individuals / directors / shareholders for both credit purposes and to comply with money laundering regulations. Where you are taking out finance in your own name as an individual it is likely that our funders will want to perform credit searches on you.

The information you provide to us will be subject to the Data Protection Act 1988. A copy of our Privacy Policy will be provided to you and is also available on at <https://lindsay.finance>. 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.

You can ask us or any company associated with us to stop processing or storing your personal data at any time by contacting us at the address below.

OUR COMMITMENT

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards at all times.

We are members of the National Association of Commercial Finance Brokers and are Specialist Automotive Finance Approved

However, there may be occasions when you feel that this has not been achieved and we would like to have an opportunity to rectify this. We take all complaints seriously and will do our best to deal with your complaint in an open and efficient manner.

Should you have cause for complaint please contact us at Apex House, 94, Main Road, Gedling, Nottingham, NG4 3HG with your name and address, email or phone number and details of your complaint. Please advise your preferred method of contact for us to respond. Alternatively, you can call us on 0115 931 4545 or email us compliance@lindsayfinance.co.uk. Details of our Complaints Policy are available at <https://lindsay.finance>.

If we are not able to resolve your complaint immediately, we will send you a prompt acknowledgement confirming its receipt and will aim to respond fully to it, in writing, within 10 business days. Should you not be fully satisfied with our response you have the right to refer any unresolved complaint to the Financial Ombudsman Service:

Address: **Exchange Tower, London, E14 9SR.**

Web: <https://www.financial-ombudsman.org.uk>

Telephone: **0800 0234 567**

