



Ryan Asset Management  
Ryan House  
Star Road  
Partridge Green  
West Sussex  
RH13 8RA

## About our consumer credit services

### Section 1 – The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Ryan Asset Management Ltd, trading as Ryan Vehicles, Ryan House, Star Road, Partridge Green, West Sussex, RH13 8RA is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 65279. Our permitted business includes advising on and arranging consumer credit for leasing customers.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register/](http://www.fca.gov.uk/register/) or by contacting the FCA on 0845 606 1234

### Section 2 – Whose Consumer Credit do we offer?

As a Financial Conduct Authority regulated credit broker, we can introduce you to a selected group of lenders who may be able to help you finance your vehicle. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

### Section 3 – Which Service will we provide you with?

We will take steps to ensure that, in the course of advising you, we will only make a recommendation; that will be suitable for your demands and needs at the time that the recommendation is made. In assessing your demands and needs we may seek information about your personal circumstances and objectives which may be relevant, in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

### Section 4 – Confidentiality and Data Protection

As part of the process of obtaining finance for your vehicle we will need to pass your details on to one or more of our finance providers. A list of these partners together with their consumer credit licence numbers are available on request. Any organisation approached for credit will need to undertake credit searches with a credit reference agency which may affect your credit rating.

### Section 5 – What will you have to pay us for this service?

No fee is charged for arranging the above consumer credit products however some lenders may charge you a document fee.

### Section 6 – What to do if you have a complaint

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

Write to – Managing Director, Ryan House, Star Road, Partridge Green, West Sussex, RH13 8RA

By Phone – 0870 410 4110

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

### Section 7 – Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classed of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

Customer Name (Please Print):

Signature:

Date: