

INITIAL DISCLOSURE DOCUMENT

What is an Initial Disclosure Document?

The Financial Conduct Authority (FCA) 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.

Who are V4B Business Finance Ltd ?

V4B Business Finance Ltd provides a range of commercial finance facilities to unlock your business potential. By having direct access to underwriters and internal knowledge of what they require we can provide a hassle-free experience.

We registered office is Ellkat House, Coed Aben Road, Wrexham Industrial Estate, Wrexham. LL13 9UH

We are authorised and regulated by the Financial Conduct Authority – Firm reference 802921

V4B Business Finance Ltd are credit brokers and not a lender and are not linked to any of our lending panel member.

We are registered with the Information Commissioners Office – Firm reference ZA318582

V4B Business Finance Ltd is a member of a group which includes V4B Ltd, Fleet Sauce Ltd, V4B Business Finance Ltd, R.A.D.S t/a The Car Shop, ACV Hire & Autolease Spain. Information is shared amongst the companies in line with our Data Policy.

V4B Business Finance Ltd has Introducers/Appointed Representatives who act on our behalf. Information is shared between the Appointed Representatives/Agents Sub Franchises and V4B Business Finance Ltd in line with our Data Policy.

Who regulates us?

V4B Business Finance Ltd is authorised and regulated by the Financial Conduct Authority. Our firm's reference number is 802921. 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.

What services do we provide?

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 business needs and provide other product services. V4B Business Finance Ltd is a credit broker not a lender.

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 this might be relevant to enable us to identify your needs. It is important that you provide us with accurate and relevant information. You will not receive advice, or a recommendation from us, but we may ask questions to narrow down the selection of firms offered, from which you can make your own choice if you so wish.

Do we charge for our services?

We do not charge for our service however we may receive payments and/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 placed with the chosen funder. For a copy of our Commission Disclosure Policy please email enquiries@businessfinance-v4b.com

What do I do if I want to cancel?

If you want to cancel an agreement, please contact your consultant who will contact the relevant funders and assist you with the cancellation.

What to do if you have a complaint

If you have a complaint about any aspect of our service, please contact us by telephone or in writing and your complaint will be resolved by the appropriate person in the shortest possible time.

To register a complaint:

Email - enquiries@businessfinance-v4b.com

Call - 0800 0966 488

Write to – V4B Business Finance Ltd, Complaints, Ellkat House, Coed Aben Road, Wrexham Industrial Estate, Wrexham, LL13 9UH

If you have a regulated contract with us and are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsman Service. You must do this within six months of our final response. With our final response we will provide a copy of the Financial Ombudsman Service's explanatory leaflet.

For further information please email enquiries@businessfinance-v4b.com to request a copy of our Complaints Policy and procedure.

What does V4B Business Finance Ltd do with your Data?

V4B Business Finance Ltd is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using our website, then you can be assured that it will only be used in accordance with our privacy statement.

V4B Business Finance Ltd use the information provided to obtain quotes and arrange finance with a funder. We may request additional information to conduct credit searches on individuals and/or businesses that form part of the agreement. Further information on the funders Data Protection and Confidentiality can be found within their Terms and Conditions. V4B Business Finance Ltd are not liable if a Data Protection or Confidentiality breach results from a Funder error or omission.

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V4B Business Finance Ltd has Introducer/Appointed Representative /Agents who act on behalf of V4B Business Finance Ltd. Information is shared between them in line with V4B Business Finance Ltd Data Protection & Confidentiality policy

All customer records are kept Private and Confidential therefore V4B Business Finance Ltd reserve the right to give copies of your records rather than allowing access to files which could contain information of other customers.

If you would like to view the information V4B Business Finance Ltd has on record, please email enquiries@businessfinance-v4b.com. We are required to confirm your identity before any information is disclosed in accordance with the Proceeds of Crime Act 2002 (POCA)

A full copy of our Data Protection & Confidentiality policy is available on our website or by emailing enquiries@businessfinance-v4b.com to request a copy.