

## 1. Who are we?

- a. Castle Credit Finance Ltd is a company registered within England and Wales, company number 02974535.
- b. Our Registered Address is **No 1 Crossways Business Centre Bicester Road, Kingswood, Aylesbury, England, HP18 0RA.**
- c. As a finance broker, we aim to obtain the best financial acceptance to fit your circumstances. We work with a variety of finance partners who provide Hire Purchase, Conditional Sale, Personal Contract Purchase; we are only able to offer finance from these partners.
- d. Our friendly team is on hand to support you within this journey and to answer any questions you may have.
- e. Treating Customers Fairly (TCF) is a core part of our culture and we are committed to ensuring you receive a product suitable for your needs and circumstances.

## 2. Contact us

- a. Should you have any questions prior to making an application, or have any queries during or after your application has been made, you can contact us on the following information –

**Telephone: 01296 640597**

**Email: [info@castlecreditfinance.co.uk](mailto:info@castlecreditfinance.co.uk)**

**Address: Castle Credit Finance Ltd, 1 Crossways Business Centre, Bicester Road, Kingswood, Aylesbury, Buckinghamshire, HP18 0RA**

## 3. Regulation

- a. To carry out our activities, we are authorised and regulated by the Financial Conduct Authority ('FCA').
- b. Our FRN is 702774, you can check this here -<https://register.fca.org.uk/s/>
- c. We act as a credit broker, and in some circumstances, a lender. When acting as the lender we will make it clear.

## 4. Fees and Commissions

- a. You will not be charged a fee for using our services; however, we must inform you that we receive a commission payment for introducing your details.
- b. This commission will not impact any rate, amount, or acceptance you are offered and is an agreed fixed payment or percentage.
- c. This may vary by lender or finance partner.
- d. You have the right to request information on our commission at any time using the above contact details.

## 5. Finance Options

- a. To assist you with obtaining vehicle finance, your details will be passed over to finance providers with whom we work.
- b. Our finance providers, to assess your creditworthiness, will check your information with credit reference agencies, and potentially fraud prevention agencies.
- c. They will also use the information that you have provided us to assist them in assessing your status and affordability.
- d. It is important that all the information you provide is accurate and up to date.
- e. Please note that we cannot guarantee an acceptance and all potential finance is subject to terms and status.
- f. Before entering into any agreement, you should ensure you have fully read and understood the agreement you are considering entering.
- g. We encourage you to take the time to read through any documentation provided, and please do ask any questions you may have.
- h. It is incredibly important you understand the type of agreement you are entering into along with your rights under the agreement such as (but not limited too) Distance Selling and the 14-day rule, Post Contract, and your rights if there is an issue with the vehicle, Cancellation and what would happen should you not be able to keep up with the repayments.
- i. Our team is happy to answer any questions or go through anything in further detail, please contact us on the above.
- j. We will never provide you with a recommendation or advise you on certain products, however our partners will provide you with all the information required within your Pre-Contract Information to assist you in making an informed decision.

## 6. Affordability

- a. It is extremely important that you investigate finance options that are suitable for your current and potential **financial** situation.
- b. We will go over all your details to ensure we have the correct information to pass onto our partners, who will then try to verify the information. However, please note that evidence of your income may be requested.
- c. If you are aware or suspect that your financial position will change in the future, you must inform us or the finance partner directly.
- d. Your credit rating could be adversely affected if you do not make payments when due.

## 7. Complaints

- a. If you wish to make a complaint, please do contact us using the contact information above.
- b. For full information on how we handle complaints, please see our [Complaints Policy Procedure.pdf \(castlecreditfinance.co.uk\)](#).

## 8. Your Information

- a. To process your application, you will need to provide us with some of your personal information. We pride ourselves on handling your information in the most secure and professional way we can.
- b. Your data will not be processed without your explicit consent for us to do so, therefore if you do not wish for your application to be processed, we kindly ask that this is not submitted.
- c. As mentioned above, your information will be passed over to our finance partners to try to obtain you a finance acceptance. **Although we have assessed our partners, we have also included** their information within our privacy policy so you can fully research how they will use your information.
- d. For further detail on how your information is used by us and who it will be shared with, please view our [privacy-policy.pdf \(castlecreditfinance.co.uk\)](#).
- e. Our ICO number is **Z5991899**.