

Terms of Business Letter

This Terms of Business Letter sets out the terms and conditions under which we conduct our business

e&car

The page features two large, abstract teal shapes in the bottom right corner. One is a rounded rectangle, and the other is a larger, more irregular shape, both pointing towards the bottom right.

Terms of Business Letter

e-car lease offer our services to you which include:

- Arranging finance with a funder for you after you have agreed the cost and funders charges (or the basis of such costs if they cannot be determined in advance)
- Preparing and witnessing appropriate loan documentation on behalf of the funder

We are not linked to any of our selected lending panel members.

We recognise it is important for customers to be able to shop around for credit and alternative sources of credit.

Some of the services that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

Quotations

We will quote figures based on our funder's cost of funds. The funder has the right to change or decline these quotes on receipt of the full proposal.

Commission disclosure

The Financial Conduct Authority expects any intermediary to disclose to the customer that a commission may be payable by the owner or creditor to the intermediary, and, if the customer asks, the amount of that commission.

The Financial Conduct Authority has made it clear that "commission" means any financial consideration. e-car lease will introduce you to a limited number of finance providers which have been carefully selected by us – please note that we do not provide independent financial advice.

The finance providers that we use may make payment to us if you elect to enter into an agreement with them. The amount we receive may affect what you pay for your vehicle. The commission received may or may not be capped in accordance with that finance company's policy.

We may also receive an extra amount based on how much business we provide to that finance company, the types of products you take from the finance company and the quality of our service.

For regulated customers, you can ask us about the payments we receive from the finance company, so long as this is in good time before the agreement is made. If you would like e-car lease to disclose any potential commission, please make your request in writing to e-car lease, Kings Business Centre, Warrington Road, Leigh, WN7 3XG or by email to enquiries@electriccarlease.co.uk



Conflicts of Interest and Fair Treatment

Conflicts of Interest

If, through exceptional circumstances, e-car lease or any of its directors has a material interest in business you ask to be transacted for you, we will make you aware of the conflict of interest and we will obtain your consent before your instructions are carried out.

A copy of our Conflicts of Interest Policy is available on request.

Treating Customers Fairly

We always aim to treat customers fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration
- Respect your confidentiality
- Please see our [Treating Customers Fairly Policy](#) on our website

Complaints and responsibilities

Complaints

If you wish to register a complaint, please contact Philip King, Director, in writing at e-car lease, Kings Business Centre, Warrington Rd, Leigh, WN7 3XG or by telephone on 01942 608 606. Our internal complaints procedure is available on request.

Please see our [Complaints Procedure](#) on our website. You may be entitled to refer a complaint against us to the Financial Ombudsman Service if you are not satisfied with our response.

Your responsibilities

In order for us to fulfil our responsibilities to you, you must:

- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you

The contact details are as follows:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website:

www.financial-ombudsman.org.uk

E-mail:

complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567



Data Protection and Confidentiality

We are registered under the Data Protection Regulations and abide by the requirements of the regulations.

The information we receive from you is used to provide quotations and arrange finance with a funder. You have the right to cancel your authority to use such information.

Before or after you enter into any agreement with a funder, to help make credit decisions, the funder will make a credit search with a credit reference agency.

If you are a company or partnership, they will also make enquiries about the director(s) or partner(s) with a credit reference agency.

Full details of the use and disclosure of your information by the funder is contained within the terms and conditions of any agreement which you should read before signing.

All customers' records are treated as private and confidential and e-car lease therefore reserves the right to give you copies of your particular records rather than allow access to files containing records concerning other clients.

If you want a copy of your records please send a request to Mike King, Director, e-car lease, Kings Business Centre, Warrington Rd, Leigh, WN7 3XG

We may be required to verify your identity in accordance with current legal requirements.

e-car lease is a trading name of CarLease (UK) Ltd, e-car lease is a credit broker and not a lender. We are authorised and regulated by the Financial Conduct Authority. Registered No: 706617. BVRLA Membership No. 1471. Registered in England & Wales with Company Number: 09312506 | Data Protection No: ZA088399 | VAT No: 200422089 | Registered Office: Kings Business Centre, Warrington Road, Leigh, Greater Manchester, WN7 3XG

e-car lease



View our fullrange online

www.electriccarlease.co.uk

e-car

Scenic vehicle images courtesy of greencarguide.co.uk