

STATUS DISCLOSURE

This terms of business letter sets out the terms & conditions under which we conduct our business.

Sterling Finance LLP t/a Sterling Motors is authorised and regulated by The Financial Conduct Authority. Our firm reference number is 507442. We are permitted to act as a Credit Broker. You may check this information on the FCA's register by visiting www.fca.org.uk/register or by calling them on 0300 500 8082.

Finance Products

We;

- will arrange finance for you with a funder after you have agreed the cost and funders charges.
- will prepare and process the documentation on behalf of the funder.
- are not linked to any of our lending panel members.
- recognise it is important for customers to see alternative sources of credit.
- may be paid an introductory commission.

You;

- are entitled to request details of such payments.
- will not have to pay us for our services.

Treating you Fairly

We will always aim to treat you fairly. This means we will 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

Complaints

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

Finance Products

In Writing – Phil Edmondson, Sterling Finance LLP, Unit 2 Hall Farm, Thorpe Arch Park, Wetherby LS23 7AW

By Phone – 01937 840560

If your complaint cannot be settled by us, you may be entitled to refer your complaint to The Financial Ombudsman Service.

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.

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 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 an 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 partnership they will also make enquiries about the partners with a credit reference agency. All customers' records are treated as private and confidential and Sterling Finance LLP therefore reserves the right to give you copies of your particular records rather than allow access to files which may contain files of other clients. If you want sight of our records please send a request to: Phil Edmondson, Director, Sterling Finance LLP, Unit 2 Hall Farm, Thorp Arch Park, Wetherby LS23 7AW. We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007.