

Initial Disclosure Document

We are required by the Financial Conduct Authority (FCA), who regulates the financial services industry, of which we are a part, to provide you with an Initial Disclosure Document (IDD) to enable you to decide, whether or not the products and services we offer are suitable for your needs. In addition, we are required to advise you on how to make a complaint should you need to do so. **Affordability** You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. If you are aware of any future events that will affect your ability to meet these payments, you should ensure the provider is informed immediately. Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

Who are we?

We are a credit broker for vehicle finance and insurance related products whose registered office is Vroom Group Ltd, Unit 5A Malburn Industrial Estate, Stockport, Cheshire, SK5 7BX. We are an independent vehicle finance broker, not a lender, authorised and regulated by the Financial Conduct Authority. Our Financial Conduct Authority Firm Reference Number is 1028409, which can be verified by contacting the FCA on 0800 111 6768 or by viewing the Financial Services Register at register.fca.org.uk

What do we Offer?

We offer a range of vehicle leasing facilities through a panel of carefully selected third-party lenders from whom we may receive an introductory fee or commission. For further information, please see the Commission Disclosure available on our website here. We will not offer facilities from lenders outside of this panel. Different lenders may pay us different amounts, depending on the quality and volume of business that we submit to them and the terms of the financial agreement that you choose to enter into. In addition, we may offer Finance GAP Insurance, Return to Invoice GAP Insurance, Early Termination Insurance (ETI), Tyre & Alloy Insurance and SMART Repair Insurance via two separate providers, Spectrum Insurance Services Limited and Premia Solutions Limited.

What Services will we provide you with?

We will provide you with either comparable details of firms most appropriate to your lending requirements or general information relating to finance products. In assessing your requirements, we may seek information about your personal circumstances and objectives to enable us to identify your needs. It is important that you provide us with accurate and relevant information enabling us to hone down the selection of firms offered, from which you can more easily make your choice.

Confidentiality and Data Protection

Throughout the process of obtaining finance for you and/or your partner vehicle agreement we will need to collect personal information from you and/or your partner and pass this information onto one or more third party lenders to enable them to make a credit decision. We will not disclose you and/or your partner's personal information outside of this group of lenders. Those lenders who sought you and/or your partner's information in order to conduct an affordability and credit worthiness assessment will do through the Consent given by you and/or your partner. In cases where you and/or your partner's initial application may be refused by the most suited lender, further searches may be carried out with other lenders on our panel in order to find a lender that is willing to accept you and/or your partner's application for finance. Those lenders, including Leasing Options Limited will not use you and/or your partner's personal information in order to provide you and/or your partner with promotional or marketing material or offers, unless you and/or your partner have specifically consented by Opting-In. The lenders will obtain individual consent from you and/or your partner in order to market to you and/or your partner and provide you and/or your partner with offers.

We are able to supply a comprehensive list of lenders by request.

Other Finance Facilities You may be able to obtain finance for your purchase from other lenders and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online. What to do

if you have a complaint? Our aim is to provide a first-class service and we are committed to treating our customers fairly, however if you wish to register a complaint, please contact us via phone on 0161 697 3175 or at, Vroom Group Ltd, Unit 5A Malburn Industrial Estate, Stockport, Cheshire, SK5 7BX