

Initial Disclosure Document

Who are we?

Circle Leasing Ltd t/a Circle Retail. Company registration number 4442693. Our registered address is The Barracks, 400 Bolton Road, Bury, BL8 2DA. We are authorised and regulated by the Financial Conduct Authority and our FCA No. is 720134.

The Financial Conduct Authority (FCA)

The Finance Conduct Authority [FCA] is the independent regulatory body for all UK financial services. They require us by law to provide you with this document [IDD] which provides you with a summary of the products and services we offer, what we charge for our services and what to do if you have a complaint about us.

Whose products do we offer?

Circle Retail is a Credit Broker not a Lender and can introduce you to a limited group of lenders to assist with your vehicle purchase. We primarily deal with Evolution Funding Ltd <https://www.evolutionfunding.com> . We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase.

What will you have to pay us for our services?

We do not charge you a fee

Lenders may pay a fixed commission to us for introducing you to them, calculated by the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amount lenders pay us will not affect the amount you pay under your finance agreement, all of which are set by the lender concerned.

What to do if you have a complaint.

If you have a complaint about any of our services, we would like to hear from you. Please contact us in the first instance by telephone on 0800 5053347 to discuss your complaint in more detail.

Alternatively, you may contact us in writing and your complaint will be dealt with by the appropriate department within the shortest possible timescale, please contact us using any of the contact methods below:

Email: complaints@circleretail.co.uk

By Phone: 0800 5053347

If we cannot settle your complaint: You may be entitled to refer it to the Financial Ombudsman Service. <https://www.financial-ombudsman.org.uk>

