
1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- ✓ We only offer products from a limited number of insurers for;
 - MBI Warranty - Car Care Plan Ltd
 - Tyre - Car Care Plan Ltd

We are appointed to act as the agent of the insurers and not as your agent, when offering or recommending the above products and where we collect any premium or handle premium refunds, we do so as the agent of the insurer

- ✓ We act as a credit broker, not as lender, for the introduction to a limited number of finance providers only for;
 - HIRE PURCHASE, PERSONAL CONTRACT PURCHASE (PCP)

We act on behalf of the lender for this introduction and not as your agent. We are not an independent financial advisor; we will provide details of products available. We will review suitable finance products, subject to your personal circumstances, though you are not obliged to take our recommendation.

- ✓ Our panel of Lenders, who may be able to finance your purchase are;
 - Honda Financial Services - Fixed Rate / % of Balance Financed Commission Model
 - MotoNovo Finance - Fixed Rate / % of Balance Financed Commission Model
 - Alphera Financial Services - Fixed Rate / % of Balance Financed Commission Model
 - Black Horse Motorcycle Finance - Fixed Rate / % of Balance Financed Commission Model
 - Santander Consumer Finance - Fixed Rate / % of Balance Financed Commission Model

You are under no obligation to make use of any finance or insurance product arranged by Blade Motor Cycles Limited. Other providers may offer similar finance or insurance products that may or may not meet your needs.

3 Which service will we provide you with?

- ✓ We will advise and make a recommendation for you after we have assessed your needs for;
 - MBI Warranty, Tyre
- ✓ We will review suitable finance products for you after we have assessed your needs for;
 - HIRE PURCHASE, PERSONAL CONTRACT PURCHASE (PCP)

You are not obliged to agree with our recommendations or to make any purchase of a finance or insurance product. You may obtain free, unbiased guidance from the Money Advice Service at www.moneyadviceservice.org.uk or Your Impartial Guide to Car Finance at www.financingyourcar.org.uk.

4 What will you have to pay us for this service?

- ✓ We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We may receive a revenue from the sale of the product, which is based on the margin between the selling price, net of Insurance Premium tax, and the cost price to us.
- ✓ **You will make no payment to us for the introduction to our panel of lenders.**

If you purchase a new vehicle, typically we may receive a commission from the lender if you decide to enter into an agreement with them.

If you purchase a used vehicle, typically we will receive a commission from the lender if you decide to enter into an agreement with them.

You may ask us for details of such payments, which we will tell you (in good time before the agreement is executed) the amount of any commission we will earn from the lender.

Whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). For your reassurance, all of the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest interest rate you are eligible for from our panel of lenders. If you ask us what the amount of commission is, we will tell you in good time before the Finance agreement is executed.

Commission Arrangements

% of Balance Financed Commission Model

The Dealer will be paid a commission for introducing you to the lender. This will be a percentage of the amount that you borrow. This means the more you borrow the more the Dealer is paid. The commission will be the same no matter the interest rate that you pay.

Flat £s Fee Commission Model

The Dealer will be paid a commission for introducing you to the lender. This will be a flat fee amount. This means the commission will be the same no matter how much you borrow or the interest rate that you pay.

5 Who regulates us?

Blade Motorcycles Limited is an appointed representative of Automotive Compliance Limited who is authorised and regulated by the Financial Conduct Authority. Automotive Compliance Ltd's FCA Register number is 497010.

Automotive Compliance's permitted business is to act as a Principal Firm for a network of motor dealer Appointed Representatives' who act as Credit Brokers for the introduction to finance providers, acting on behalf of the lender and sell and arrange non-investment insurance contracts, acting as agents on behalf of the insurers. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0300 500 8082.

6 What to do if you have a complaint?

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

... In writing Automotive Compliance Ltd, The Factory, 44 Alfred Street, Gloucester, GL1 4DD.

... by phone 01452 671560

... by e-mail complaints@automotive-compliance.co.uk

If we cannot resolve your complaint within 8 weeks, you may refer your dispute to the Financial Ombudsman Service. This service is free to use. Their consumer helpline is available on **0300 123 9123** or you can visit their website at www.financial-ombudsman.org.uk.

7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

Please note - finance products are not covered by this scheme.

8 The Data Protection Act

Blade Motor Cycles Limited is also governed by the Data Protection Act (2018). This ensures any information you give us is managed in a **secure and confidential manner**. This information may be passed to other groups or affiliated members including those company(s) detailed in Section 2 above. Without this information Blade Motor Cycles Limited is unable to process your order or enquiry. Under the Data Protection Act you may apply to have this information restricted or removed at any time by telling Blade Motorcycles Limited via email at dataprotection@ha-limited.co.uk via phone on 01722 431200 or in writing to Blade Motor Cycles Limited, 16 Lower Road, Salisbury, SP2 7QD