Uber Vans Limited
Ty Cynon House,Abercynon,South Wales,,
CF454SN

Absolute Vans

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 would like to tell you how the information you provide will be used in connection with your initial enquiry. We will complete a finance suitability questionnaire and then, without disclosing your personal information, we will approach the relevant Motor Dealer partner for your quote.
You will then receive a quote for approval. If you approve the quote and wish to proceed with the purchase, we will then confirm this with the relevant Motor dealer partner, and disclose your personal information to them, where they submit will your finance application to the lender. The Motor Dealer will be acting as a credit broker not a lender, where the lender will check your details with credit reference and fraud prevention agencies, and these agencies will record the check. They will provide the agencies with your current and previous names, address and dates of birth of all parties, so if you are providing information about others, on a joint application, you must be sure that you have their agreement. The agencies will provide them with public information about you and any third party financially linked to you. Information such as county court judgements (CCJs) and bankruptcies, electoral register and fraud prevention information on you and your financial associates, current and previous names, addresses and dates of birth. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. This applies to all applicants, including consumers, directors and or partners if the application is made by a limited company, partnerships or an incorporated association.

3 Which service will we provide you with?

✓ We will inform you of the options within the motor dealer market place, such as;

CONTRACT HIRE, FINANCE LEASE, HIRE PURCHASE, LEASE PURCHASE, PERSONAL CONTRACT PURCHASE (PCP), PERSONAL LOAN

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.

✓ You will not receive advice or a recommendation from us for Free 7-Day Insurance. If you are eligible for Free 7-Day Insurance, we may introduce you to U K Insurance Limited who will then deal with you directly about Free 7-Day Insurance. We will not make any other arrangements.

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.

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?

Uber Vans Limited is an appointed representative of Automotive Compliance Limited who is authorised and regulated by the Financial Conduct Authority. Automotive Compliance Ltds' 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. 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;
Write to Automotive Compliance Ltd, The Factory, 44 Alfred Street, Gloucester, GL1 4DD.
Telephone 01452 671560
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7 The Data Protection Act

Uber Vans 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 Uber Vans 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 Uber Vans Limited via phone on 01443 711211 or in writing to Uber Vans Limited, Ty Cynon House, Abercynon, South Wales, , CF454SN.