

### **What is an initial disclosure document?**

Latitude Leasing is authorised and regulated by the Financial Conduct Authority. The FCA require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, what we charge for our services, who regulates us, what to do if you want to complain and how to contact us if you have any questions.

### **Who regulates us?**

Latitude Leasing is authorised and regulated by the Financial Conduct Authority FRN 842912.

### **What products do we offer?**

We offer a number of finance products from a selected panel of lenders as well as our own funds. You can find a list of the products that we offer on our website at [Latitude Leasing | Balanced Business Finance](#). In some instances, Latitude Leasing acts as a broker, in some instances we act as a lender.

### **What will you have to pay us for our services?**

When acting as a broker, we do not charge a fee for the introduction to the finance provider; however, we may receive a commission or fee payment from the finance provider if you decide to enter into an agreement with them. Whether acting as a broker or lender, there will be a documentation fee taken alongside the first payment you make when an agreement is activated. This will be between £150 + VAT and £250 + VAT

### **Complaints**

Here at Latitude we always aim to provide the best possible service to our clients, but we accept that on occasion there may be something that doesn't fully meet your expectations. To ensure that you have a clear method of raising any concerns or complaints with us, we have provided our complaints procedure which will help us to deal with your feedback as quickly as possible to bring about a successful conclusion.

### **Who to contact if you are dissatisfied with us?**

In the event we fall short of your expectations, please contact [peter.nolan@latitudeleasing.co.uk](mailto:peter.nolan@latitudeleasing.co.uk) in the first instance. By putting your complaint in writing, we commit to providing an initial response within seven business days from receipt of your complaint. You can also send a postal complaint to:

Complaints Dept  
Latitude Leasing Ltd  
Jactin House  
24 Hood Street  
Manchester  
M4 6WX

You are also able to raise your complaint by calling 07557036298, which will put you directly in touch with Peter Nolan, our Operations Director.

On receiving your complaint, we will do the following:

- Consider the content of your complaint
- Gather any evidence required to support your comments
- Present it to the Directors who will assess your complaint and make a judgement
- Respond to you within seven business days with a full breakdown of your complaint and our initial findings
- When a complaint is resolved, we will issue you with a summary in writing. A resolution will be brought about within eight weeks from the date of your complaint

If you remain unsatisfied either with the outcome of the complaint or the time it has taken to provide you with a response, or if eight weeks have passed between the date of your complaint and a response is yet to be received, you can contact the Financial Ombudsman Service. You **must** contact the Financial Ombudsman Service within six months of your original complaint. You can contact them by using any of the details below:

- Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- Telephone: 0800 023 4567 or 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

### Questions

If you have any questions at all about the services that we provide please don't hesitate to get in touch with one of the team either by phone on 0161 974 7831, by email at [info@latitudeleasing.co.uk](mailto:info@latitudeleasing.co.uk) or by post:

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