Hoburne Holiday Home Ownership INITIAL DISCLOSURE DOCUMENT

The financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is the independent regulator of financial services in the UK. The FCA requires us to provide you with a document called an "Initial Disclosure Document". This document provides information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

Whose products do we use?

As an FCA regulated credit broker we can introduce you to a limited number of lenders who may be able to finance your purchase of a static caravan/holiday lodge. We will only introduce you to these lenders.

Do we charge for our services?

You will not make any payment to us for processing a finance application or for introducing you to a finance provider. The lender may charge interest on any product taken out following referral from us. Any interest or other charges that you may incur as a result of the agreement will be clearly shown on the finance agreement.

Commission Disclosure

To ensure we offer an impartial service and act in the best interests of our customers, we will not receive any commission from the finance provider, regardless of whether you decide to enter into an agreement with them

Other Financial Facilities

You may be able to obtain finance from 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.

Consumer Duty

Our business is committed to treating consumers fairly and ensuring that we are acting to deliver good outcomes for consumers. Consumer Duty is a core part of our culture and philosophy.

Who regulates us?

We are a credit broker and not a lender. We are authorized and regulated by the Financial Conduct Authority. Our firm's reference number is listed below. You can verify this information on the FCA's Register by visiting the FCA's website: **fca.org.uk/register**... or by contacting them on 0800 111 6768.

Other services we offer are not regulated by the FCA, however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

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 future events that will affect your ability to meet these payments, you should ensure the provider is informed immediately. Your credit could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access financial facilities in the future.

If you have a complaint

Our aim is always to provide an exceptionally high level of service to all our customers. Where customers feel they have cause to raise a complaint it is important to us that these are dealt with objectively, fairly and within an acceptable time frame. If you have a complaint about any aspect of our service, please ask for a copy of our Complaints Procedure, which explains how we deal with complaints, our commitment to you and what redress you have if you think your complaint has not been resolved to your satisfaction.

If you can't resolve a complaint with us, you may be able to refer it to the Financial Ombudsman Service whose contact details are set out below:

In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

By telephone: **0800 0234567**

By email: **complaint.info@financial-ombudsman.org.uk**

Website: **financial-ombudsman.org.uk**

FCA Registration Numbers

Bashley by Hoburne 689227	Devon Bay by Hoburne 689224	Hoburne Park TBC
Blue Anchor by Hoburne 689219	Cotswold by Hoburne 691890	Naish by Hoburne 639325

ncc holiday park member
www.thencc.org.uk