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?

We do not charge you for our credit broking service, nor do we receive any commission from the lenders we introduce you to.

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: **www.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.

Hoburne Blue Anchor – 689219

Hoburne Bashley – 689227

Hoburne Cotswold – 691890

Hoburne Devon Bay – 689224

Hoburne Doublebois – 689224

Hoburne Park – 689234

Hoburne Naish – 639325

Hoburne St Mabyn - 689234