

Initial Disclosure Document (IDD) about our services and our costs

About our services

1. What products do we offer?

We offer a wide range of commercial financial products including: Hire Purchase, Personal Contract Purchase, Contract Hire, Finance Lease, Commercial Mortgages, Property Development Finance and Cash Flow Finance.

2. Whose products do we offer?

- We offer a comprehensive range of financial solutions from across the market.
- We only offer financial solutions from a limited number of lenders. Ask us for a list of the lenders we offer from.

3. Which service will we provide you?

- You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

4. What will you have to pay us for our service?

We do not charge you a fee for our services, however we may receive Commission from the Lender. For the avoidance of doubt these sums are subject to the terms of Our arrangements with the Lender who pays that Commission.

You are aware that We are required to disclose the nature of Commission in Our communications if requested. The existence and nature of Commission arrangements where the Commission varies depending on the Lender, product or other permissible factors will always be disclosed. The disclosure will be made upon your written request to our Office Manager, Forward Asset Finance Ltd, 100 Carnegie Road, Glasgow G52 4JZ.

5 Who regulates us?

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers, considering buying certain financial products, to decide if our services are right for you.

Forward Asset Finance Ltd registered at 100 Carnegie Road, Glasgow G52 4JZ. Company Register number is SC337979. Forward Asset Finance Ltd is Principle Firm FCA registration number 630723 and are Authorised and Regulated by the Financial Conduct Authority. You can check via www.register.fca.org.

Forward Asset Finance Lt is a member of the National Association of Commercial Finance Brokers (NACFB). We adopt a strict Code of Practice and Minimum Standards set by the Association. You can check Our membership status by contacting the NACFB on the below link.

<https://www.nacfb.org>

5. What to do if you have a complaint?

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

In writing: Rona Russell, Forward Asset Finance Ltd, 100 Carnegie Road, Glasgow G52 4JZ

By telephone: 0141 882 4288

A copy of our complaint's procedure was sent along with our disclosure document. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. **Contact:** 0800 0234567, 0300 1239123. **Website:** www.financial-ombudsman.org.uk

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

Your transaction may be covered by the FSCS for regulated transactions only. The FSCS is the UK's statutory Deposit insurance and investors compensation scheme for customers of authorised financial services firms. FSCS exists to protect customers of financial services firms that have failed. If the company you've been dealing with has failed and can't pay claims against it, the FSCS may be used to pay compensation.

You can find out more about FSCS at www.fscs.org.uk

