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## Initial Disclosure Document

neva-consultants.com Ltd is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 756268. Our permitted business is Credit Brokerage, Debt Administration, Debt Counselling and Adjusting, Credit Information Services (Excluding Credit Repair), Consumer Hire Business and General Insurance.

You can check this in the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the Financial Conduct Authority on 0800 111 6768

### Consumer Credit services

#### The Financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Neva Consultants is authorised and regulated by the Financial Conduct Authority (our registration number is 756268) and is permitted to advise on and arrange consumer credit contracts.

#### Whose Consumer Credit do we offer?

As a Financial Conduct Authority regulated credit broker we can introduce you to a selected group of lenders who may be able to help you finance your vehicle. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

#### Which service will we provide you with?

We will take steps to ensure that, in the course of advising you, we will only make a recommendation; that will be suitable for your demands and needs at the time that the recommendation is made.

In assessing your demands and needs we may seek information about your personal circumstances and objectives which may be relevant, in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

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

We do charge fees for our Consumer Credit services at a rate of £150.00 + VAT and some of our lenders may charge an administration fee to set up your agreement. We may also receive a commission from the finance providers should you decide to enter into an agreement with the finance provider we have introduced you to.

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## General Insurance Services

### Whose General Insurance do we offer?

Neva Consultants offers RTI GAP insurance and finance GAP insurance from a single provider, Premia Solutions Ltd.

### Which service will we provide you with?

You will not receive advice or a recommendation from us for General Insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

We do not charge fees for our insurance related services. We may however receive a commission from the product provider. We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

### Confidentiality and Data Protection

As part of the process of obtaining finance for your vehicle we will need to pass your details on to one or more of our finance providers. A list of these partners together with their consumer credit licence numbers are available on request. Any organisation approached for credit will need to undertake credit searches with a credit reference agency which may affect your credit rating.

### What to do if you have a complaint

As an organisation we are committed to treating our customers fairly, before, during and after a sale.

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

**...in writing** Write to Customer Services, Neva Consultants, Neva House, Piltdown, East Sussex, TN22 3XL.

**...by phone** Telephone 01825 720900

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0800 023 4567.