

Vehicle Finance: Important information about us

About our services and costs

Whose vehicle finance products do we offer?

We operate as a credit brokerage therefore we have a selection of finance company partners who offer vehicle finance products. You can see details of our partners on our website here : www.gateway2lease.com/partners.php

Which service will we provide you with?

Non Advised

Our team of dedicated vehicle finance specialists are trained to guide you through the process and to help you make an informed decision. Our team will not offer any advice or recommendation so this means you are responsible for choosing the right vehicle and vehicle finance product to meet your needs. We will assist in this process by conducting a short questionnaire to understand your requirements in the form of a decision tree / fact find. We will also point out important pieces of information throughout the process so please read these as they are made available.

You can request a formal quotation for any vehicle available in the UK.

What are the alternative finance options available to you?

There are a number of ways to finance a new vehicle and our specialists can guide you through your options. We specialise in vehicle leasing or Contract Hire and this is suitable for a person or business who want to pay a fixed rental for the usage of a new vehicle. You will be able to tailor the contract to suit your requirements i.e. mileage / term / profile. See our finance products page for more details www.gateway2lease.com/finance.php.

Who regulates us?

Gateway2Lease is a trading style of Marshall Management Services Ltd, we are registered at Carleton House, 266-268 Stratford Road, Solihull, West Midlands, B90 3AD. We are authorised and regulated by the Financial Conduct Authority (FCA) and our registered FCA number is 667174. The FCA is the independent watchdog that regulates financial services. We will refer to our company as Gateway2Lease throughout this website.

Permitted Business - Our permitted business is credit broking, debt counselling and debt adjusting. It is important to state that we are a credit broker and not a lender.

Trade Body Membership - We are members of the BVRLA (British Vehicle Rental & Leasing Agency) and our registered BVRLA number is 1600.

What to do if you have a complaint

If you wish to register a complaint you can do this by letter, email or phone. Our complaints process can be viewed by clicking on the link below.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service or alternatively you can use the BVRLA conciliation service. Details can be found on our complaints process page below.

www.gateway2lease.com/complaints-process.php

Important information about your vehicle finance order

Fees - What do we charge for our services?

To order with us you will have to receive a formal quotation and this will show any applicable fees. By applying for vehicle finance you are agreeing to pay our fees.

Please see our information notice regarding our fees and the amounts.

www.gateway2lease.com/pdf/information-notice.pdf

Vehicle Finance: Important information about us

Important information about your vehicle finance order

Your Information

For details on how we and others will use your information, please see our data protection policy below or contact 'The Compliance Officer' at our trading address – Unit 3, Ryelands Business Centre, Ryelands Lane, Elmley Lovett, Droitwich, WR90PT.

www.gateway2lease.com/privacy-policy.php

Sharing information

Information relating to this order / application may be disclosed to:

Anyone who has good reason to know in connection with this vehicle finance application. This may include any joint applicant, any person consenting to the credit search, the signatory of the company (if this is a business application), the selected finance company, the selected supplying dealership or any third party who we must give the information to.

Credit reference agencies

The finance company may obtain information about you from credit reference agencies and also their group records to check your credit status and identity. The agencies will record the enquiries and this may affect your ability to obtain credit elsewhere in the near future. The finance company may use credit scoring to assess your credit application.

When you have provided your finance application it will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created during this application.

Fraud prevention agencies

In order to prevent and detect fraud, the information provided in this application will be shared with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified or suspected details will be recorded with these agencies to prevent fraud and money laundering.

Calls may be recorded for training & monitoring purposes.

You can visit our website by following this link - www.gateway2lease.com