



INITIAL DISCLOSURE DOCUMENT

What is an Initial Disclosure Document?

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require 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 provide, what we charge for our services, who regulates us and what to do if you have a complaint.

Who regulates us?

Tallis of Bath Limited (Firm Reference Number 668066) is authorised and regulated by the Financial Conduct Authority. You can check this on the FCA's website (www.FCA.gov.uk) or by contacting the FCA on 0300 500 8082.

Which service will we provide you with?

We offer a non-advised service. This means that we cannot give you advice or recommend a particular product but while assessing your application, we will ask you for information to enable us to identify your needs and present a selection of products relevant to your requirements. You will then need to make your own choice about how to proceed. You will receive the pre-contract credit information which will detail the terms and conditions of the product you have chosen and advise you about any fees and interest charges relating to the product.

What products do we offer?

We offer a limited number of finance products from a selected panel of lenders. These products can be viewed in more detail by accessing our website (www.tallisofbath.com/finance). Alternatively, you can request a copy to be sent by email or post. We advise you to view these to ensure you are satisfied that the product you have chosen meets your requirements. Tallis of Bath Limited is a credit broker not a lender.

What will you have to pay us for our services?

We do not charge a fee for the introduction to a finance provider. For regulated agreements we will receive a commission payment from the finance provider if you decide to enter into an agreement with them. The nature of this commission is either a fixed fee or a percentage of the amount that you borrow. All lenders that we work with pay commission at different rates, however, the commission received does not affect the amount you will pay under your finance agreement. Our aim is to secure

finance for you at the lowest rate available from our panel of lenders. The amount of commission that we earn will be made available to you upon request.

What if you have a complaint?

If you wish to make a complaint, the first step is for us to understand your complaint. You can contact us by phone: 01225 690600, by post: Tallis of Bath Ltd, Monkton Combe Garage, Warminster Road, Bath BA2 7HY or by email: sales@tallisofbath.com. Please provide your name, a telephone number and a convenient time that we can contact you to discuss the matter. We will promptly acknowledge your complaint in writing, investigate your complaint and endeavor to send you a final response within eight weeks of receipt of your initial complaint. If we are unable to provide you with a final response within this period, we will send you an update. If you are not happy with our response, and you are an eligible complainant, you can escalate your complaint to the Financial Ombudsman. You must do this within six months of the date of the final response letter. You can contact them via:

Telephone: 0800 023 4567

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk

Alternatively, you may also contact the BVRLA Conciliation Service as an approved alternative dispute resolution service. Details can be found at www.bvrla.co.uk or by contacting complaint@bvrla.co.uk.

For further information on how to make a complaint or our complaints handling process, please contact us either by email: sales@tallisofbath.com or visit us at our trading address: Tallis of Bath Limited, Monkton Combe Garage, Warminster Road, Bath BA2 7HY.

Last updated 18/04/2023.

Customer Name..... Signed..... Date.....