



Initial Disclosure Document

About our Consumer Credit Service

1. The FCA is the independent regulator of financial services. This document is given to customers considering buying certain financial products. You need to read this important document as it explains the service we offer.

2. What products do we offer, and from whom?

Consumer Credit - Hire Purchase, Personal Contract Purchase, Lease Purchase

- ☐ We only offer products from one selected lender
☒ We only offer products from a limited number of lenders

3. Which lender will we introduce you to?

- ☒ We will advise and make a recommendation for you after we have assessed your needs. You will need to make your own choice about how you would like to proceed.
☐ 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 services?

- ☐ A Fee ☒ No Fee

You will receive documentation from the lender before proceeding with any financial product which will tell you about fees relating to it. We will also be paid a commission for introducing you to our selective group of lenders (either a fixed fee or a fixed percentage of the amount you borrow), which is determined by the lender. This will not affect the amount you pay

5. Who regulates us?

Better Performance is authorised and regulated by the Financial Conduct Authority, FRN: 751404. All finance is subject to status and income. Written Quotation on request. We act as a credit broker not a lender. We work with a number of carefully selected credit providers who may be able to offer you finance for your purchase. We are only able to offer finance products from these providers.

6. What to do if you have complaint?

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning

In writing: Marriott House, Penarth Road, Cardiff, CF11 8TW By email:

sales@betterperformance.co.uk

by Telephone: 02920 704425

Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 Or 0300 123 9123. Web address www.financial-ombudsman.org.uk. Details of Better Performance Limited authorisation can be confirmed by contacting the FCA on 0800 111 6768, or by visiting the FCA's website www.fca.org.uk/register