



Information Notice

T C Harrison 1960 Limited – trading as iCarLease

**Cuthbert House
9 Brookdale Court
Chapelton
Sheffield
S35 2PT**

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are required to give you this document, use this information to decide if our services are right for you.

Which products do we offer?

T C Harrison 1960 Limited is a credit broker and not a lender. We provide vehicle finance brokerage via a limited number of finance providers on business contract hire and personal contract hire products.

We WILL NOT advise on or recommend to you any guaranteed asset protection, critical illness or income protection products. If you feel you have a need for this type of insurance you should contact an Independent Financial Advisor.

Whose products do we offer?

We offer a limited range of selected consumer finance products from Arval, Close Brothers and a limited number of other lenders. Details are available on request.

What service will we provide you with?

We will provide you with information on contract hire products and general information relating to finance products. We will request information from you to assess your demands and needs which may include requesting information on your personal circumstances. It is important that you provide accurate information so that your demands and needs can be appropriately assessed.

Contract hire may not be the most appropriate method of funding your vehicle, other funding methods may be more appropriate.

We will require you to advise us on how you wish to proceed.

Can we give independent financial advice?

No, we are not independent financial advisors and so we are unable to provide you with independent financial advice.

What will you have to pay us for this service?

No fee is payable for our credit broking services or any associated services related to the processing of the finance application; however, a lender will reward or remunerate us if you enter into an agreement with them. We can introduce you to a small number of carefully selected credit providers who may be able to offer you different finance products to suit your needs, subject to assessment of your personal circumstances. You are not obliged to use these finance products which may have different interest rates and charges. A lender we introduce will provide us with a fixed introductory commission for the work that we do and you can request to be informed of the amount of this commission prior to proceeding. We review finance arrangements with all lenders periodically and the fixed amount of commission could change at the time of this review. The commission received is fixed for the duration of time between reviews and cannot be amended, and the commission received from a lender does not influence the amount that you pay to any lender under your selected credit agreement. Different lenders we work with may pay us different levels of commission.

Who regulates us?

T C Harrison 1960 Limited, Milford House, Mill Street, Bakewell, Derbyshire, DE45 1HH, is authorised and regulated by the Financial Conduct Authority for consumer credit activities. Our FCA Register Number is 664529.

Our permitted business is:

- a) Credit Broking (Broking of consumer hire or hire purchase)
- b) Credit Broking (Limited to secondary broking)
- d) Debt Adjusting (Limited to relevant credit activities)
- c) Debt Counselling (Limited to relevant credit activities)
- e) Debt Administration

You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/register/ or by contacting the FCA on 0800 111 6768.

What to do if you have a complaint?

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

... in writing

Brokerage Matters, TCH Leasing, Cuthbert House, 9 Brookdale Court, Chapeltown, Sheffield, S35 2PT

... by phone

0333 0145515

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the

circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from FSCS. You can telephone the FSCS on 0800 678 1100 or write to them at Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.