

### Who are we?

We are Newgate Motoring Solutions Limited trading as both Newgate and Newgate Finance.

Our principal place of business is:

**Newgate Motoring Solutions Ltd**  
**Suite One, Bonnington Bond,**  
**2 Anderson Place,**  
**Edinburgh EH6 5NP**

Our contact details are:

**Freephone 08000 324 900**  
**<http://www.newgatefinance.com>**  
**[info@newgatefinance.com](mailto:info@newgatefinance.com)**

We specialise in car finance for Clergy and Teachers.

### What can we do to help finance your new vehicle?

We can introduce you to a limited number of lenders who may be able to finance your new vehicle.

If you call us on our Freephone number we will present you with your financing options on the call. If you write to us, email us or request a call back on our website then we will respond with your financing options as soon as possible and, in any event, within 7 working days.

We are authorised and regulated by the Financial Conduct Authority as a credit broker (not a lender) and our Firm Reference Number is 730559.

You can if you wish check this on the Financial Services Register by visiting the Financial Conduct Authority's website at [https://register.fca.org.uk/ShPo\\_HomePage](https://register.fca.org.uk/ShPo_HomePage)

### Do you have to pay for our help?

No, you make no payment to us. But a lender may pay us for introducing you to them.

You can request details of the commission or fee we will receive by contacting us on the Freephone number at the top of this page.

### Can we give you independent advice?

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

### What can you do if you wish to complain about our services?

Please see the section titled 'What to do should you wish to complain'.

If your complaint relates to one of our third party suppliers, then we would be happy to provide the appropriate contact details.

## TERMS OF BUSINESS

### What do we do with your personal data?

We may collect personal data from you when you contact us through our website, by telephone, post, e-mail or through other means. The personal data will include your name, address, telephone number and other contact information.

We may use your personal data to provide you with our credit broking service, to ensure that the information we hold about you is kept up to date and to deal with any problems or complaints that arise in relation to our service. We will not use your personal data for marketing purposes without your express permission.

We may share your personal data with third party lenders to enable them to provide finance for your vehicle. We will never pass your details onto any third parties for marketing or sales purposes.

If at any time you wish to "opt-out" of such use then please email Mr. Nigel Williams at Newgate Motoring Solutions Ltd, ([nwilliams@newgatefinance.com](mailto:nwilliams@newgatefinance.com)) or write to us via the Main Office Address and we will remove your details from our records.

If at any time you wish to request information about what data we hold about you, or to notify us of an amendment to your data, then this can also be done via the Main Office Address. These requests will be free of charge.

### What to do should you wish to complain

If you have a complaint you can contact us at our Main Office Address, on our Freephone Number or at our Email Address.

We shall acknowledge your complaint within 3 working days of receipt and provide you with a reference number.

We shall investigate your complaint fully and aim to send a final response to you within 10 working days. If your complaint requires more time to investigate we shall keep you up to date with our progress and will send a final response to you no later than 8 weeks from the date we received your complaint.

We aim to resolve all complaints but should you still feel unhappy with our response you can contact the BVRLA Conciliation Service which exists to help resolve complaints.

You can submit your complaint to them by writing to, Chief Executive, British Vehicle Rental and Leasing Association, River Lodge, Badminton Court, Amersham HP7 ODD or by emailing [complaint@bvrla.co.uk](mailto:complaint@bvrla.co.uk)

Following this if you are still unsatisfied you also have the right to refer any unresolved complaints to the Financial Ombudsman Service.

By post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

**By phone:** 0800 0 234 567 (free on mobile phones and landlines) or 0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers).

**By email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information can be found at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Right to cancel this contract

You have the right to cancel this contract within 14 days without giving a reason.

The cancellation period will begin either from the day the contract is made or from the day you receive the terms of business from us (whichever is later).

To exercise the right to cancel, you must inform us of your decision to cancel this contract by contacting us at our Main Office Address, on our Freephone Number or at our Email Address.

### After the cancellation period

If you do not cancel the contract during the cancellation period you will be bound by its terms.

However, this agreement has no fixed duration and you can still terminate the contract at any time by contacting us at our Main Office Address, on our Freephone Number or at our Email Address.

### Other terms

Taxes or costs may exist that are not paid via us or imposed by us. It is your responsibility to ensure that these are paid.

The laws of England & Wales are taken by us as the basis for the establishment of relations with you before the conclusion of this contract.

This contract is governed by the laws of England and Wales. Disputes shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.

The language used in connection with this contract is English.

Our services are not subject to any compensation scheme.