ISC Future Finance Ltd

Initial Disclosure Document

1. The Financial Conduct Authority

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

2. Who We Are?

ISC Future Finance Ltd is authorised and regulated by the Financial Conduct Authority (FRN No: 1025111).

You can check this on the Financial Services Register by visiting the FCA's website at register.fca.org.uk. All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over. **We act as a credit broker and not a lender.**

ISC Future Finance Limited is registered with the Information Commissioners Office under number: ZB637207

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

We are a credit broker and not a lender. We are not an independent financial advisor.

We work with a limited panel of lenders to whom we can introduce you and provide you access to a wide range of products.

Finance is subject to status and the providers terms and conditions. We cannot guarantee that you will be approved for finance.

We will explain the finance products available to you from the lenders we work with. It will then be your own choice how you wish to proceed.

4. Which services will we provide you with?

You will not receive any advice or recommendations from us in relation to finance. We may ask you certain questions to assist us in narrowing down the selection of products that we will provide you details on. We may use this information to conduct a soft credit search to assess your eligibility for credit products. You will then need to make your own

choice about how to proceed. Once we submit your application to a third-party finance provider, a hard credit search may be carried out by the lender if you proceed with a full application, which can negatively impact your credit score. We will always provide you with both the advantages and disadvantages of the product types that are available to you.

5. Can we give independent financial advice?

We are NOT independent financial advisers and so are unable to provide you with independent financial advice due to the fact that we will receive a commission payment for any successful application we introduce to a finance company (see below).

6. What will you have to pay us for our services?

No fee. You will receive documentation from the credit provider before proceeding with any financial product, detailing any associated fees. The exact fee amount will be communicated to you well in advance of entering into any agreement. The lender may charge their own fees. These may include, but are not limited to documentation fees, option to purchase fees, excess mileage charges or administration fees but this information will always be provided to you.

7. Commission

We will receive a commission from the lender. The existence and nature of Commission arrangements where the Commission varies depending on the Lender, product or other permissible factors will be disclosed to you in writing upon receipt of a quotation from the finance company.

We will outline the amount of commission payable to ourselves for introducing you to the relevant finance provider. We will ask you to sign a copy of the letter to confirm that you are aware of the commission payable and the amount we will receive before proceeding with the finance transaction to confirm your acceptance.

To proceed with your application, you must confirm your understanding of these conditions and provide your explicit consent for us to receive a commission for the introduction as detailed above. You can do this by signing at the end of this document and returning a copy to us.

8. What to do if you have a complaint

Delivering excellent service to our customers is our number one priority at ISC Future Finance Ltd. However, we do recognise that things may occasionally go wrong, and you may feel you have cause to complain. Our full Complaints Policy and Procedure is available on our website www.iscfuturefinance.com.

Receiving your feedback is important to us as it enables us to learn from any mistakes and, where possible, to improve our service. You can raise a complaint with us by email, phone or letter using the following contact information.

In writing: ISC Future Finance Ltd

Mansfield Innovation Centre
Oakham Business Park
Hamilton Way
Mansfield
NG18 5BR

By email: rachel.galbraith@iscfuturefinance.co.uk

By phone: 07901710869

How we will handle your complaint.

We will:

- Endeavour to resolve your complaint as quickly as possible.
- Acknowledge your complaint promptly and in writing (usually by email but we are happy to adapt to your communication requirements).
- Provide you with a final response to your complaint within 8 weeks of receipt.

<u>If we cannot reach a resolution</u>

If you are dissatisfied with our response, you can refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is available to eligible complainants. You must do so within 6 months of our final response. The Financial Ombudsman Service is free and impartial, and you are entitled to contact them at any stage of your complaint. More information can be found at www.financial-ombudsman.org.uk and their contact details are below:

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

Phone: 0800 023 4567

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

If you have a complaint about your lender.

You can also raise a complaint directly with your lender. The complaints process for your lender will be set out within the agreement you have with them. If you have any questions or require any assistance with this, please let us know.

9. Products On Offer

For regulated products

We are only able to offer finance products from our affiliated providers. Credit agreements offered to private individuals or natural consumers are protected under the Consumer Credit Act 2006. Any complaints you have relating to regulated finance products afford you the right to contact the Financial Ombudsman Service (FOS), who offer impartial advice free of charge.

For unregulated products

Unregulated products such as finance with limited companies, or non-insurance warranties, are not regulated by the Financial Conduct Authority (FCA) and may not be covered by the Financial Ombudsman Service (FOS). These products are not regulated under the Consumer Credit Act 2006.

10. Additional Assistance & Data Protection

If you have any communication requirements or additional needs that we need to be made aware of, to ensure your journey with us is as smooth as possible, please get in touch using the details below. All information shared will be held confidentially in line with our privacy policy which can be found on our website www.iscfuturefinance.com or at the following link: Website. We process your personal data in a fair, lawful and transparent manner. This means we will only use your information in ways you would reasonably expect, and we will always explain how and why your data is used. This may include sharing your information with lenders and other relevant third parties where necessary to arrange your finance.

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