

## Vehicle finance: Important information about us

### About our services and costs

#### Who are we?

We are West Midland Vehicles Ltd registered in the UK under company number 1605927. Our registered office is Westmid House, Stourbridge Road, Halesowen, West Midlands, B63 3TT. We provide both regulated and unregulated fleet, contract hire and leasing solutions to businesses and private customers.

#### Whose vehicle finance products do we offer?

We operate as a credit brokerage therefore we have a selection of finance company partners who offer vehicle finance products.

#### Our main selected panel of lenders

Lender:	Address	FCA No:
Alphera Financial Services C/o BMW Financial Service GB Ltd	Summit ONE, Summit Avenue, Farnborough, Hampshire GU140FB	312578
Hitachi Capital vehicle Solutions Ltd	Kiln house, 54a Kiln Road, Newbury, Berkshire, RG14 2NU	488110
Lex Autolease Ltd	Blake House, 2 Hatchford Way, Birmingham, B26 3RZ	414465
Leaseplan UK Ltd	240 Bath Road, Slough, Berkshire, SL1 4DX	312683
Alphabet (GB) Ltd	Alphabet House, Summit Avenue, Farnborough, Hampshire GU140FB	706426

#### Which service will we provide you with?

Non advised

Our team of dedicated vehicle finance specialists are trained to guide you through the process and to help you make an informed decision. Our team will not offer any advice or recommendation so this means you are responsible for choosing the right vehicle and vehicle finance product to meet your needs. We will assist in this process by conducting a short questionnaire to understand your requirements in the form of a decision tree / fact find. We will also point out important pieces of information throughout the process so please read these as they are made available.

You can request a formal quotation for any vehicle available in the UK.

#### What are the alternative finance options available to you?

There are a number of ways to finance a new vehicle and our specialists can guide you through your options. We specialise in vehicle leasing or Contract Hire and this is suitable for a person or business

who want to pay a fixed rental for the usage of a new vehicle. You will be able to tailor the contract to suit your requirements i.e. mileage / term / profile.

### **How are we paid?**

For each order placed through us where a delivery takes place we will receive a commission from the respective funder. This commission amount is available on request.

### **Who regulates us?**

West Midland Vehicles Ltd is authorised and regulated by the Financial Conduct Authority for consumer credit broking and consumer hire agreements, our 'Firm Reference Number' is 677048. In all cases we act as a credit broker.

We are members of the BVRLA (British Vehicle Rental & Leasing Agency) and subscribe to their code of conduct.

### **What to do if you have a complaint**

If you wish to register a complaint you can do this by letter, email or phone. Our complaints process is available on request and can be found on our website.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service by either email, post, telephone or online. Their contact details are:

0800 023 4567

<https://help.financial-ombudsman.org.uk/help>

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

Financial Ombudsman Service,  
Exchange Tower  
Harbour Exchange  
London  
E14 9SR

In addition to your rights to refer to the financial ombudsman service as members of the BVRLA you may also escalate your complaint to the BVRLA conciliation process. This can be done via the BVRLA website <https://www.bvrla.co.uk/consumer-advice/making-a-complaint-adr/complaint-eligibility.html>

## **Important information about your vehicle finance order**

### **Fees - What do we charge for our services?**

We do not charge customers any fees for our services.

## **Vehicle Finance: Important information about us**

### **Important information about your vehicle finance order**

#### **Your Information**

For details on how we and others will use your information, please see our data protection policy or contact us by post at our address above. Alternatively, our privacy policy can be found on our website at:

[https://www.westmid.co.uk/assets/data\\_docs/WMV-Security-and-Privacy-Policy.pdf](https://www.westmid.co.uk/assets/data_docs/WMV-Security-and-Privacy-Policy.pdf)

#### **Sharing information**

Information relating to this order / application may be disclosed to:

Anyone who has good reason to know in connection with this vehicle finance application. This may include any joint applicant, any person consenting to the credit search, the signatory of the company (if this is a business application), the selected finance company, the selected supplying dealership or any third party who we must give the information to.

#### **Credit reference agencies**

The finance company may obtain information about you from credit reference agencies and also their group records to check your credit status and identity. The agencies will record the enquiries and this may affect your ability to obtain credit elsewhere in the near future. The finance company may use credit scoring to assess your credit application.

When you have provided your finance application it will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created during this application.

#### **Fraud prevention agencies**

In order to prevent and detect fraud, the information provided in this application will be shared with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified or suspected details will be recorded with these agencies to prevent fraud and money laundering.