

DISCLOSURE (INC. COMMISSION DISCLOSURE)

The Financial Conduct Authority (FCA) is the national independent regulator of financial services. The FCA legally require us to provide you with an 'Initial Disclosure Document'. This Document has a number of purposes, one of which is to ensure you are provided with essential information about us as a company, what we charge for our services, the products and services we offer and how we are regulated. It will also provide information on what you should do if you have a complaint and any details regarding the Financial Services Compensation Scheme.

About AMI Vehicle Leasing Ltd

AMI Vehicle Leasing Ltd is authorised and regulated by the Financial Conduct Authority (FCA) We provide financial and brokerage services to customers and work with our finance partners in order to find a suitable vehicle lease agreement for our customers.

The products we use

As an FCA regulated credit broker we are able to introduce you to a range of lenders who can help you finance your vehicle and provide any other products/services that you may require, including servicing packages and vehicle maintenance. We work with some of the UK's most prominent and trusted finance providers in order to help secure you the best and most appropriate deal.

Our services

We will provide you with either comparable details of any firms most appropriate to your lending or purchasing needs or any other general information relating to finance products. In order to do this we may seek personal information about your circumstances and objectives as might be relevant in order to enable us to identify your exact needs and establish a line of credit. It is always important that you provide us with accurate and relevant information so that we can try and find a product or agreement that is most suitable to you.

Who regulates us?

AMI Vehicle Leasing Ltd is regulated by the FCA. You can verify this by checking the FCA Register on the website: <http://www.fca.org.uk/register/> or contacting them on: 0300 500 8082. Our firm reference number is 690668.

What should I do if I have a complaint?

If you are unsatisfied with the service we provided for any reason then please visit our dedicated Complaints Procedure page

PRIVACY POLICY

If you require any more information or have any questions about our privacy policy, please feel free to contact us by email.

At www.amivl.co.uk we consider the privacy of our visitors to be extremely important. This privacy policy document describes in detail the types of personal information is collected and recorded by www.amivl.co.uk and how we use it.

Log Files

Like many other Web sites, www.amivl.co.uk makes use of log files. These files merely logs visitors to the site a standard procedure for hosting companies and a part of hosting services's analytics. The

information inside the log files includes internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, referring/exit pages, and possibly the number of clicks. This information is used to analyze trends, administer the site, track user's movement around the site, and gather demographic information. IP addresses, and other such information are not linked to any information that is personally identifiable.

Third Party Privacy Policies

You should consult the respective privacy policies of these third-party ad servers for more detailed information on their practices as well as for instructions about how to opt-out of certain practices. www.amivl.co.uk privacy policy does not apply to, and we cannot control the activities of, such other advertisers or web sites. If you wish to disable cookies, you may do so through your individual browser options. More detailed information about cookie management with specific web browsers can be found at the browsers' respective websites.

Online Privacy Policy Only

This privacy policy applies only to our online activities and is valid for visitors to our website and regarding information shared and/or collected there.

This policy does not apply to any information collected offline or via channels other than this website.

Consent

By using our website, you hereby consent to our privacy policy and agree to its terms.

Update

This Privacy Policy was last updated on: 8th June 2016.

Should we update, amend or make any changes to our privacy policy, those changes will be posted here.

COMPLAINTS HANDLING

What you should do if you want to complain

If you have a complaint about us you should let us know by writing to us at:

AMI Vehicle Leasing Ltd, 16 – 20 Millers Yard, Parliament Square, Hertford, Hertfordshire, SG14 1EZ

Alternatively, you can phone us on 01992 554 184. Most difficulties can be resolved at an early stage by talking informally with your Account Manager, at the earliest opportunity.

What we will do if you complain

Timescales for dealing with your complaint

If you send us your complaint in writing, we will write to you within five working days to let you know we have received it.

If you inform us of your complaint by telephone or in person we will write to you within five business days of you telling us. We will confirm in this letter the details of your complaint and ask that you write back to confirm to us that these details are correct.

If we cannot resolve your complaint within four weeks of receipt, we will write to update you about our investigation and to tell you when we will write to you informing you of our decision.

If we are unable to reach a decision sooner, we will contact you no later than eight weeks from the date we first received your complaint. We will then tell you what our final decision is or, if we have not been able to reach a resolution within this time we will give you details of the Financial Ombudsman Service which you can contact about your complaint.

How we will deal with your complaint

When we write to advise you we have received your complaint, we will tell you in that letter the name and job title of the person who is dealing with your complaint. If you have any queries while we are dealing with your complaint, you should contact the person named in that letter.

We will deal with your complaint as quickly as we can. If we have to make a lot of enquiries to investigate your complaint, it may take us longer to reach a decision. It is possible that as part of our investigations we may need to ask you for more information.

While we investigate your complaint we will keep you informed and you will not have to wait any longer than eight weeks to hear the outcome of our review.

We will only use the personal details you give us (when you make your complaint, or later on) to help us deal with your complaint as set out in this complaints handling procedure. The way we use your personal details will comply fully with the Data Protection Act 1998. For more details about how we use your personal details, please see our Privacy Policy

How we will reach our decision

When investigating your complaint, we will always take account of what you tell us. We will reach our final decision based on the outcome of our investigations and what you have told us.

We will assess complaints according to the law and the principles and guidance produced by our regulators - The Financial Conduct Authority (FCA) - the Office of Fair Trading.

Telling you about decision

If we can't reach a decision within eight weeks of receiving your complaint, we will write to you to explain the outcome of our investigation and what we propose to do about it. If we decide your complaint is unfounded, our letter will explain why.

What if you are not happy with our final decision?

If you disagree with our decision you should contact us. Alternatively, you can contact the Financial Ombudsman Service with your comments. You can also contact the Financial Ombudsman Service if you have not received a response from us within eight weeks from the date of your complaint.

If we do change our decision, our letter will tell you what our revised decision is and how and why we reached it.

If you disagree with our decision you should contact us. Alternatively, you can contact the Financial Ombudsman Service with your comments. You can also contact the Financial Ombudsman Service if you have not received a response from us within eight weeks from the date of your complaint.

The Financial Ombudsman Service can be contacted as follows:

Enquiries and consumer helpline

Monday to Friday - 8am to 8pm

Saturday - 9am to 1pm

0800 023 4 567

Calls to this number are now free on mobile phones and landlines

0300 123 9 123

Calls to this number cost no more than calls to 01 and 02 numbers

These numbers may not be available from outside the UK - so please call us from abroad on +44 20 7964 0500.

The FSO will be happy to phone you back, if you're worried about the cost of calling them.

The FSO Postal Address is:

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

TREATING CUSTOMERS FAIRLY

AMI Vehicle Leasing Ltd ensure that customers are at the very heart of all that we do. We are fully committed to providing the highest standards of customer service and advice.

Our customers are our most valuable asset and our aim is to ensure we deliver a user-friendly, robust, reliable and cost effective service. As a part of our overall approach we are fully committed to treating our customers fairly and as such we endeavor to meet and exceed their expectations of high quality service.

Our treating customers fairly (TCF) policy is centred around the guidance provided by the Financial Conduct Authority (FCA) to ensure we consistently deliver fair outcomes to our clients and take responsibility for the company and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency. As a company, we take the requirements of the FCA seriously, in particular, the requirement to treat customers (clients) fairly.

The FCA has outlined six key themes which are central to the TCF initiative:

1. Consumers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture
2. Services marketed and sold are done so with the aim that they meet the needs of client and are targeted accordingly
3. Consumers should be provided with clear information and are kept appropriately informed before, during and after the service provision
4. Where advice is provided, it takes into account a client's individual circumstances
5. The service provided is of an acceptable standard
6. Customers do not face unreasonable barriers to make a complaint

We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our clients.

Our service

We ascertain the appropriateness of the requested service for all new clients prior to accepting an order, ensuring it is in line with their knowledge and experience.

We continually aim to understand the needs of our clients

We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading

We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on ambiguous definitions

We make certain our clients understand the risks associated with our services at the outset of an instruction

We work hard to ensure that service and risk information remains clear and prominent at all times

In the event that there is a conflict of interest, we will inform our clients as soon as possible once we become aware of it