

Terms of Business

Our Status

City Capital London LLP is authorised and regulated by the Financial Conduct Authority (FCA).

Our permission number on the FCA Financial Services Register is 681732 and we are regulated for the following activities:

- Credit Brokerage
- Debt adjusting on a commercial basis
- Debt counselling on a commercial basis

Our principal place of business is: Austen House, Station View, Guildford, GU1 4AD

The FCA is the independent watchdog that regulates financial services. The FCA establishes the standards of good practice as to how financial services operate. Its focus is to ensure that clients are fully informed and protected when using our services.

Data Protection

You can be assured that we will keep all of your personal information private and confidential, except where disclosure is made at your request or with your consent. Under the terms of the Data Protection Act, you have the right to view any personal data we may keep on you. Our Data protection registration number is Z7762272

We will:

- Bring to your attention how this firm uses your personal data it collects
- Provide you with a clear and simple method to cancel your consent for the processing of your personal data
- At your request disclose from where your personal data was obtained

Our Values and Beliefs

- We will deliver information on our services in plain language, and offer help if there is any aspect you do not understand
- We will be open, honest and fair in all our business that we conduct with you
- We will respect and listen to your needs and circumstances
- We will strive to exceed your expectations and deliver excellent customer service at all times
- We will show pride and dedication in everything that we do and make decisions through expertise knowledge and good judgement

Finance for business

City Capital London LLP Telephone 020 7404 4114
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Surrey GU1 4AD VAT Reg No 722 2537 59

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About Our Service

- We offer hire purchase, lease and commercial loans for business assets, working capital and vehicles from a selected panel of lenders. We will supply to you a list of our panel of lenders should you request us to do so
- We do not fund any credit contracts ourselves all credit applications are introduced to a third party lender
- After having assessed your needs and circumstances we will provide you with an advice and recommendation service tailored to your needs
- We encourage you to ask us at any stage anything that is unclear and obtain independent legal advice if you still do not fully understand the credit arrangements – please note unless we are satisfied you fully understand the terms and conditions of the finance you are applying for we will be unable to make the introduction to the finance company, this is for your protection and ours

What we will do.

- Explain the key features of the regulated credit agreement to enable you make an informed choice
- Take reasonable steps to satisfy ourselves that a product we wish to recommend to you is not unsuitable for your needs and circumstances
- Advise you to read, and allow you sufficient opportunity to consider, the terms and conditions of a credit agreement before entering into it
- Before referring you to a third party which carries on regulated activities obtain your consent, after having explained to you why your details are to be disclosed to that third party
- Before effecting an introduction of you to a lender disclose (where applicable) the fact that the lender is linked to this firm by being a member of the same group as the firm
- Before effecting an introduction of you to a lender explain how, when and where you may exercise your cancellation rights

Fees and Charges

We may receive commission for introducing you to a lender. Different lenders may pay different commissions for such introductions. The amount of commission received is fixed and does not affect the cost of credit. If you wish to know the commission amount, we will be happy to disclose.

In the event you are dissatisfied

If you wish to register a complaint, please contact Duncan Hunt (director) by letter, email, telephone or in person using the contact details at the top of this letter.

If you cannot settle your complaint with us you may want to refer the complaint to the Financial Ombudsman Service (FOS). We will cooperate fully with the Financial Ombudsman.

Further information about the Financial Ombudsman Service will be given to you, by us, should you communicate to us your dissatisfaction regarding the financial services we have provided to you.