

# Initial disclosure document



about our services

**Cranham Leisure**

Maldon Road

Hatfield Peverel

Nr Chelmsford

Essex

CM3 2JP



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1 The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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2 Who's products do we offer?

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## Vehicle Finance Options

- Cranham offer Leisure vehicle finance products on behalf of Blackhorse Finance and act only as a broker.

## Insurance

- Cranham offer recommendations for leisure vehicle insurance from, but are not limited to, the following companies:
  - Safeguard
  - Caravan guard
  - Camping and Caravan Club Insurance
  - Adrian Flux
  - Comfort insurance

### **Vehicle Finance Options**

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.

- ✓ *No advice - You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.*

### **Insurance Options**

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.

- ✓ *No advice - You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.*

### **Vehicle Finance Options**

- For regulated agreements we will receive a commission payment from the finance provider if you decide to enter into an agreement with them; the nature of this commission is either a fixed fee or a percentage of the amount you borrow. The amount of commission will be made available to you upon request.

## Insurance Options

- We will receive a commission payment from the insurance provider if you decide to enter into an agreement with them; the nature of this commission is either a fixed fee or a percentage of the amount you borrow. The amount of commission will be made available to you upon request.

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### 5 Who regulates us?

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- Cranham LeisureSales Limited is authorised and regulated by the Financial Conduct Authority (Ref No 665075) for consumer credit purposes. We are a broker for finance and not a lender. Please be aware lenders may pay us a commission for introducing you to them. This commission can be based on the amount you borrow or the Caravan/Motorhome you purchase. Different lenders may pay different commissions for such introductions. Any commission amounts lenders pay will not affect the amount that you pay under your finance agreement, all of which are set by the lender.

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### 6 What to do if you have a complaint?

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If you wish to register a complaint, please contact us:

**...in writing**      Write to **Cranham Leisure**, Maldon Road, Hatfield Peverel, Nr Chelmsford, Essex, CM3 2JP

**... by phone**      Telephone 01245 381 382