**Commission Disclosure Policy for Customers**

We’re a finance broker who is authorised and regulated by the Financial Conduct Authority. We’re not a funder or a lender. We don’t provide independent financial advice but offer the service of providing information about the various finance products which are available to you to fund the business asset you require.

**Our income**

If you decide to use our services and enter into a regulated agreement with a funder we will receive a commission for introducing you to them. Commission is our main source of income and enables us to run our business and provide our services to you.

**What are we required to disclose and why?**

The Financial Conduct Authority requires us to ensure that you are aware of the existence of commission before you enter into an agreement. This is because

* Commission could act as an undue incentive when recommending a particular product to you
* Commission could affect our impartiality and potentially give rise to a conflict of interest when offering suitable products to you
* Knowing that we receive commission could have a material impact on your decision

If you ask us, we are required to let you know the amount or likely amount of any commission, fee or other remuneration payable to us by the lender and/or any other of our suppliers.

**Who can request us to disclose our commission?**

The Financial Conduct Authority requires us to ensure that retail customers are aware of the existence of commission before they enter into a credit agreement. If you are a consumer, sole trader or small partnership and use our services to enter into an agreement which is regulated by the Consumer Credit Act, you have a legal right to ask us to disclose the amount of commission that we will receive. All customers have the right to ask us the amount of commission that we will receive for regulated insurance products.

**When can you request this?**

You can ask us to disclose the amount of commission that we will at any time from our initial discussions through to the point when your agreement is set live. After this point we have no obligation to disclose what we have earned from transacting the deal. We’ll remind you in writing of the existence of commission and your right to ask us to disclose the commission amount before you sign your finance agreement.

**How can you request commission disclosure?**

If you’d like to know what we’ll earn from providing our services to you, you can submit a commission disclosure request by contacting us  any means, over the phone, by email, or by post. You may contact us by email using:

leasing@firstcounty.co.uk

By calling  01908 218024

By writing to:

First County Finance (UK) Ltd

Tickford House,

Silver St.,

Newport Pagnell,

Milton Keynes

MK16 0EX

We’ll respond to you within 3 working days