



Credit Broking Services

This document sets out how we will deal with you in the provision of services for Credit Broking.

AUTHORISATION

Faseo Limited (trading as *accessfunds*) is authorised and regulated by the Financial Conduct Authority (FCA). The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

OUR SERVICES

We will at all times act in your best interests, we will source loans from the market that are suitable to the requirements you disclose to us. When the preferred option has been agreed, we will provide you with information about the loan and the provider of this to ensure you understand your responsibilities and commitments before proceeding.

The firm will be acting as a Credit Broker on your behalf and is not a Lender.

SCOPE OF SERVICE

Faseo Limited is independent and not tied to any one UK lender or part of a network so it enables us to source and structure the most appropriate finance deal for our clients.

OUR CHARGES

We may charge a fee for this service. Please read our credit information notice for a detailed breakdown of our fees. We may also receive payment by way of a commission or a fee direct from the lender

DATA PROTECTION

When we provide services to you we will need to gather information about your personal circumstances. The information you provide to us will be subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, lenders or statutory, governmental or regulatory bodies for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.



The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on **01295 533532** or in writing to Carlton House, 5 High Street, Higham Ferrers, Northamptonshire, NN10 8BW

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

COMPLAINTS

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to Marion Stefanowicz, Company Secretary, Faseo Limited, Carlton House, 5 High Street, Higham Ferrers, Northamptonshire, NN10 8BW; or by telephoning us on **01295 713627** where we will try to resolve your concern at the earliest time possible.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

YOUR CONSENT

We intend to rely on this document for the services we provide to you and request that you provide your agreement to the Charges and Data Protection sections above. For your own benefit and protection, you should read these terms carefully.