

Who we are and what we do...

Quite simply, we can help you to discover options for funding.

If you are not interested in finance for a specific purpose then you should not use us, as our service will be unsuitable for your needs.

That is because we are a broker fully licensed by the Financial Conduct Authority for consumer credit broking, FRN.631176, with a wide panel of funders on our books. You can view our registration on the Financial Services Register, which is here:

<https://register.fca.org.uk/>

Just type in the FRN number quoted above to find us. A wide panel is simply five or more – but in fact we have between 50 and 80 lenders empaneled at any one time that we use to provide the right funding solution for the right client.



About our services

What products do we offer?

We facilitate access to a wide range of commercial financial products including:
Leasing and Asset, Cashflow finance, Alternative Finance, Personal Finance

Whose products do we offer?

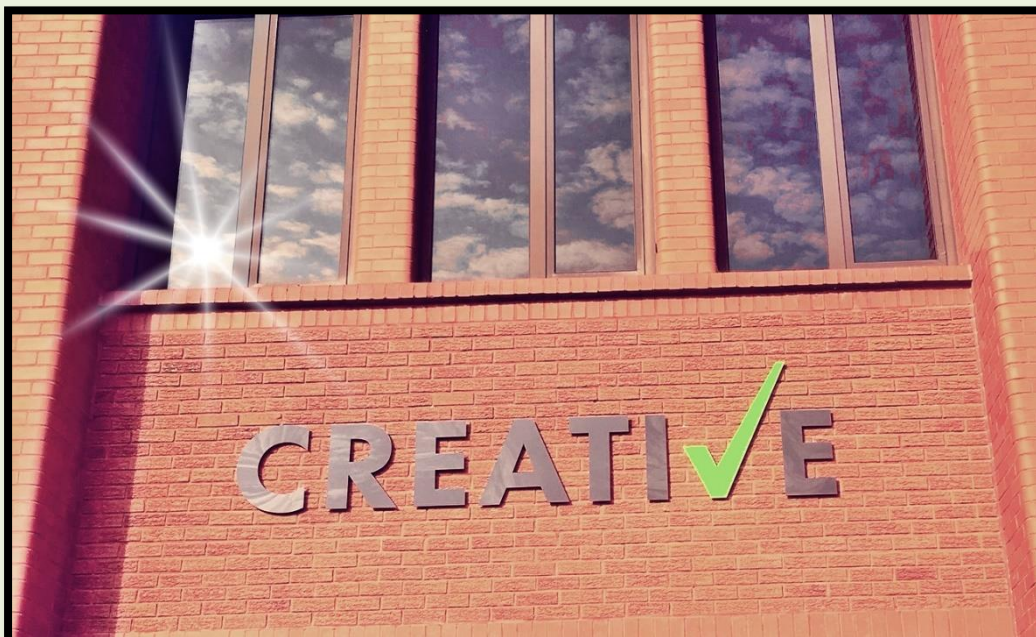
We offer a pretty comprehensive range of financial solutions from across the market through our wide panel of lenders, always over 50 of them. However, there will still be some lenders we do not introduce to so we cannot promise that the best deal available to you through us is the best deal available on the market as a whole.

Which service will we provide you?

You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

What will you have to pay us for our service?

We will receive Commission from the Lender; for the avoidance of doubt these sums are subject to the terms of Our arrangements with the Lender who pays that Commission. The amount you pay after you make the enquiry is not subject to negotiation in order to increase the commission we will earn. However, we have negotiated a price point with lenders in advance of customers entering the business, so that customers with similar profiles achieve comparable rates. **You can ask us what we expect to earn, and we will tell you.**



Who regulates us?

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed to be given to consumers, considering buying certain financial products, to decide if our services are right for you.

[https://creativefundingsolutions.co.uk/
commercialvehicle.finance](https://creativefundingsolutions.co.uk/commercialvehicle.finance)
cab.finance
fastcar.finance
hardasset.finance
horsebox.finance
Leisure Vehicle Finance
lorry.finance
motorhome.finance
racingfinance.co.uk
ambulancetrader.co.uk
businessfundingsolutions.co.uk
leisurevehiclefinance.co.uk
towtruck.finance
towtruckfinance.uk
Creative Funding Solutions
Ambulance Trader
Creative
Hire Company Finance



are trading styles of Creative Funding Solutions Limited, registered at Amelia House, Crescent Road, Worthing, BN11 1QR. Company Register number is 06910444. Authorised and Regulated by the Financial Conduct Authority. Our FCA registration number is 631176 You can check via www.register.fca.org.

Creative Funding Solutions Limited is a member of the National Association of Commercial Finance Brokers (NACFB). We adopt a strict Code of Practice and Minimum Standards set by the Association. You can check Our membership status by contacting the NACFB on the below link.

<https://www.nacfb.org>

What to do if you have a complaint?

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

In writing: Mike Lowe/Compliance Director, Creative Funding Solutions, 3 Amberley Court, Whitworth Road, County Oak Way, Crawley, West Sussex, RH11 7XL or by telephone: 01293127377

A copy of our complaints procedure was sent along with our initial disclosures. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. **Address:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR. **Contact:** 0800 0234567, 0300 1239123. **Website:** www.financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We do not hold your money and so the FSCS does not apply.

Some things for you to consider before taking a loan through us.

- **We are paid by the lender**

Some lenders we may have a special relationship with, and we may have exclusivity, or preferential rates as a result. We may share profit and risk with others. We provide a valuable service and will usually receive a commission for making a referral to a lender. However, we will never charge you a fee for arranging finance, as we invoice our lenders directly for the introduction. Naturally they account for their costs in the margin of your agreement though, and we are one of those costs, because they pay us.

- **The marketplace is very broad**

There are many products and many different lenders looking to serve different parts of that market. We understand the appetite of various underwriting teams through our pre-existing relationship with them and we will advocate on your behalf where we think there is a realistic opportunity for funding available, and according to your instructions and priorities. This can save you a significant amount of time and help you to avoid unnecessary credit-searches from applications for funding, which an experienced broker like us would know were unsuitable or had no chance of succeeding.

- **We handle many applications for vehicle finance**

Some car dealers will share in our commission if they refer you to us, and where they expect to do so, they should tell you of this. This will not increase the amount of commission we charge the lender, however. It is simply a natural cost of our work and a commonplace arrangement throughout this industry. We have checks and balances in place to mitigate any potential risk to the customer arising from these arrangements.



- **Some of our partners do not work with any other credit broker**

Some partners are Introducer Appointed Representatives of ours. This sometimes means that they work exclusively with us and cannot refer business elsewhere. In all these cases we work hard to ensure that at every point in the supply chain you have been treated fairly and get the service you would reasonably expect. We do not tolerate any failure by any introducer or supplier in their duty of care to you, and we always try to act in your best interests given the information we have.

- **You should tell us the truth**

We are required to have regard for your best interests in any information we give you in our professional capacity as credit brokers and so the questions we ask are designed to help us identify the information appropriate to your circumstances. Your answers are not regarded as an application for finance in themselves but may be used as the basis for exploring options. It is important that you provide us with accurate information so that we can identify your best interests in every case. If, for any reason, you do not answer any or all the questions, or if you fail to provide true and accurate information to the best of your knowledge, the information given subsequently may not be appropriate, as it can only be based on the answers provided.

- **There may be a credit search**

We may with your permission verify your status with a credit reference agency which may leave a trace on your credit file. Typically, this is a soft search initially, but if a lender looks at your proposal they may perform a hard search. More information about this is contained in our privacy notice

<https://creativefundingsolutions.co.uk/privacy-notice/>



Why our customers are happy to use us, and often come back

- **Efficient service**

With our specialist knowledge of the funders on our panel and the customers they choose to serve we are often able to match the right client with the right funder, and avoid 'shopping around'.

- **Expertise**

We will balance the risk of rejection with the benefit offered, according to your risk profile after a detailed fact-find.

- **Information**

We aim to keep you informed at every step of the way, and always ask for your consent to pass your information to third parties like credit reference agencies or our lender partners. See our privacy notice for more information at

<https://creativefundingsolutions.co.uk/privacy-notice/>



- **Advocacy and appraisal**

When we approach a lender, we both advocate on your behalf, and appraise the funder of the risk they need to assess, as that is how your deal is quantified. Naturally we do our best to deliver an offer which meets your expectations. In any case we will tell you if a lender makes you an offer, including which lender it was, and their conditions of approval. We will also explain the deal structure to you, and the risks and benefits associated with the finance deal you've been offered. Of course, we will also tell you how much it will cost, and at what rate. Sometimes there may be room for movement if at that point you turn down the offer. We will try alternatives if they are available – and let the lender know that you are looking for a better deal.

- **No hard sell**

Please note that if we think there may be a better offer available if we approached a different lender, we would tell you. But the first lender we approach will have been the one that we originally expected to give you the best offer. However, we will never pressurise you to enter any agreement.

- **Options available**

If on the other hand it is the lender who rejects your application, we will advise you if we think there is another lender who may make an offer.

- **Responsibility**

Before you sign the agreement, we will verify your identity, often in person, so that fraudulent applications aren't made in your name, and to identify other criminal financing activity.

- **Time**

We always give you an opportunity to reflect upon how this commitment may impact you. Upon signing the agreement, we will request that the funds be released to the supplier or into your bank account as soon as possible; depending on the type of agreement.

