



## COMMISSION DISCLOSURE POLICY STATEMENT

### INTRODUCTION

This commission disclosure policy outlines the commission arrangements between Lonsdale Vehicle Contracts Ltd and its lenders for finance products and services that we offer. This policy is in accordance with the Financial Conduct Authority (FCA) rules regarding commission disclosure, which aim to ensure transparency and fairness in the provision of financial services. Lonsdale Vehicle Contracts Ltd are a firm authorised and regulated by the Financial Conduct Authority. Our firm reference number is 671784.

### COMMISSION DISCLOSURE

Lonsdale Vehicle Contracts Ltd acts as a credit broker and not a lender. We work with a panel of lenders to provide finance products and services to our customers. The commission we receive from the lenders varies depending on the product and the lender. We will receive a commission based on the percentage of the total amount borrowed or a flat fee per transaction.

The commission received by Lonsdale Vehicle Contracts Ltd does not affect the amount you pay for the finance product or service. We are committed to providing fair and transparent pricing to our customers.

In accordance with the FCA rules, we will disclose the commission arrangements in a manner that is clear, fair, and not misleading. We will provide you with the following information before you enter into an agreement with us:

1. The fact that we receive commission for arranging finance products and services.
2. The name of the lenders we work with and any relationships we have with them.
3. Whether we offer finance products and services from a limited number of lenders or if we work with a wide range of lenders.
4. If you ask us, we will provide you with a copy of the commission disclosure policy.

### OUR COMMITMENT TO YOU

We are committed to providing you with clear and transparent information about our commission arrangements. We believe that being transparent about our commission arrangements is essential in building trust with our customers.

If you have any questions or concerns about our commission disclosure policy or any of the finance products and services we offer, please do not hesitate to contact us. Our team will be happy to provide you with the information you need to make an informed decision. If you'd like to know what we will earn from providing our services to you, you can submit a commission disclosure request by contacting us over the phone, by email, or by post.

### CONCLUSION

Lonsdale Vehicle Contracts Ltd is committed to providing fair and transparent pricing to our customers. We are committed to complying with the FCA rules regarding commission disclosure and providing clear and transparent information about our commission arrangements. We believe that being transparent about our commission arrangements is essential in building trust with our customers.