



Initial disclosure document Page 1 of 3

The Financial Conduct Authority (FCA) is the UK regulator of financial services. The FCA requires us to provide you with a document called an 'Initial Disclosure Document'. This document provides you with information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us, and what to do if you have a complaint.

What services do we provide?

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements or general information relating to finance products. In assessing your requirements we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you provide us with accurate and relevant information. You will not receive advice, or a recommendation from us, but we may ask questions to narrow down the selection of firms offered, from which you can more easily make your own choice if you so wish.

Who's products do we use?

As an FCA regulated credit broker we can introduce you to a range of lenders who may be able to help you finance and provide other products/services.

Do we charge for our services?

We may charge a documentation fee for our broker related services which will be shown on the quote/order form. We are a commission and fee based company which means that we may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with us. These fees may be variable or fixed dependent upon



Initial disclosure document Page 2 of 3

the product and the volume of customers who we place with a chosen supplier.

Who regulates us?

IPRAM Asset Finance Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA No is: 945503. Our permitted business is credit broking and we act as an intermediary to a panel of lenders.

You can check this on the FCA's Register by visiting the FCA's website:

<http://www.fca.org.uk/register/> or by contacting them on 0300 500 8082.

We are registered with the Information Commissioners Office for the purposes of Data Protection, our registration number is ZB284810.

Some services we offer are not regulated by the FCA. Those services which are regulated by the FCA may also be regulated by the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

If you have a complaint

Please write to:

IPRAM Asset Finance Ltd Unit 6 Dalton Court
Commercial Road Darwen BB3 0DG
Telephone 01254 946926
info@ipramassetfinance.co.uk



Initial disclosure document Page 3 of 3

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service 0800 023 567.
complaint.info@financial-ombudsman.org.uk

A copy of our complaints procedure is available upon request or on our website,
www.ipramassetfinance.co.uk