

## 1. Who are we?

- a. Happy Motor Finance Limited trading as Happy Motor Finance is a company registered within England and Wales, company number 14387669.
- b. Our Registered Address is Happy Motor Finance, Pennington House, 16 Carolina Way, Salford Quays, Salford, M50 2ZY.
- c. Our friendly team is on hand to support you within this journey and to answer any questions you may have.
- d. As a Motor Finance Broker, our aim is to obtain the best financial acceptance to fit your circumstance.
- e. We work with a select panel of finance partners in order to help you obtain an acceptance. We are only able to offer products from this panel and can provide further information at any time.
- f. Treating Customers Fairly (TCF) is a core part of our culture and we are committed to ensuring you receive a product suitable for your needs and circumstances.

## 2. Contact us

- a. Should you have any questions prior to making an application, or have any queries during or after your application has been made, you can contact us on the following information –

**E: [matthew.royle@happymotorfinance.co.uk](mailto:matthew.royle@happymotorfinance.co.uk)**

**T: 0161 524 0582**

**P: Happy Motor Finance, Pennington House, 16 Carolina Way, Salford Quays, Salford, M50 2ZY**

## 3. Regulation

- a. In order to carry out our activities, we are authorised and regulated by the Financial Conduct Authority ('FCA').
- b. Our FRN is 989250, you can check this here <https://register.fca.org.uk/s/>
- c. We act as a credit broker, not a lender.
- a. Please note we are not financial advisors.

## 4. Fees and Commissions

- a. You will not be charged a fee for using our services; however, we must inform you that we receive a commission payment for introducing your details if you proceed with your acceptance.
- b. This commission will not impact any rate, amount or acceptance you are offered and is an agreed fixed payment or percentage.
- c. This may vary by lender or finance partner.
- d. You have the right to request information on our commission at any time using the above contact details. We will provide you with full commission information prior to you entering into your finance agreement, and ask you to consent to proceeding with the agreement based on this information.

## 5. Finance Options

- a. In order to assist you with obtaining vehicle finance, your details will be passed over to finance providers with whom we work with.
- b. Our finance providers, in order to assess your creditworthiness, will check your information with credit reference agencies, and potentially fraud prevention agencies.
- c. They will also use the information that you have provided us to assist them in assessing your current status and affordability.
- d. It is important that all the information you provide is accurate and up to date.
- e. Please note that we cannot guarantee an acceptance from our lending panel and all potential finance is subject to terms and status.
- f. Before entering into any agreement, you should ensure you have fully read and understood the agreement you are considering entering into.
- g. We encourage you to take the time to read through any documentation provided, and please do ask any questions you may have.
- h. It is incredibly important you understand the type of agreement you are entering into along with your rights under the agreement such as (but not limited too) Distance Selling and the 14-day rule, Post Contract and your rights if there is an issue with the vehicle, Cancellation and what would happen should you not be able to keep up with the repayments.
- i. Our team is happy to answer any questions or go through anything in further detail, please contact us on the above.

- j. We will never provide you with a recommendation or advise you on certain products, however our partners will provide you with all the information required within your Pre-Contract Information to assist you in making an informed decision.
- a. If you would like further support or guidance around your finances, <https://www.moneyhelper.org.uk/en> provides free assistance that could help support you.

#### 6. Affordability

- a. It is extremely important that you look into finance options that are suitable for your current (and potential future) financial situation.
- b. We will go over all your details to ensure we have the correct information to pass onto our partners, who will then try to verify the information. However, please note that evidence of your income may be requested.
- c. If you are aware or suspect that your financial position will change in the future, you must inform us or the finance partner directly.
- d. Your credit rating could be adversely affected if you do not make payments when due.

#### 7. Complaints

- a. If you wish to make a complaint, please do contact us using the contact information above.
- b. For full information on how we handle complaints, please see our [Complaints Procedure](#).

#### 8. Your Information

- a. In order to process your application, you will need to provide us with some of your personal information. We pride ourselves on handling your information in the most secure and professional way we can.
- b. Your data will not be processed without your explicit consent for us to do so, therefore if you do not wish for your application to be processed, we kindly ask that this is not submitted.
- c. As mentioned above, your information will be passed over to our finance partners in order to try to obtain you a finance acceptance. Whilst we have assessed the partners we work with; we have included their information within our privacy policy so you can fully research how they will use your information.
- d. For further detail on how your information is used by us and who it will be shared with, please view our [Privacy Policy](#).
- e. Our ICO number is **ZB408604**.