

Initial Disclosure Document

Auto-Sleepers Group Ltd
Orchard Works, Willersey, Nr Broadway, WR12 7QF



Who we are.

We are part of Auto Sleepers Group Ltd (ASG) and trade under the names of Marquis Motorhomes, Marquis Caravans and Marquis Leisure.

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Whose products do we offer – Insurance and Cover?

Auto-Sleepers Group Ltd acts as an introducer to the insurance and cover providers we work with and does not act as your agent. We will only introduce you to an insurance or cover provider with your prior authority. We do not provide independent financial advice.

Whose products do we offer – Lending?

We act as a credit broker, not a lender, for introduction to a limited number of finance providers only for: Hire Purchase and Personal Contract Purchase (PCP). Our panel of lenders, who may be able to finance your purchase, includes Black Horse Finance, BNP Paribas & Auto Finance Online.

We will only introduce you to a lender with your prior authority. We do not offer independent financial advice. We do not source the whole market and can only provide you with limited options when introducing you to the lenders we work with (details can be provided upon request). No advice or recommendations will be given, and you must decide whether the finance product you choose is the best option for you. We do not act on your behalf; in legal terms, this means we provide neither disinterested advice nor undivided loyalty and we are not your agent nor your fiduciary.

You are under no obligation to make use of any financial product arranged by Auto-Sleepers Group Ltd. Other providers may offer similar products that may or may not meet your needs.

External third-party finance

We do not charge a fee for arranging finance with our panel of lenders.

Where you choose to use finance from an external third-party lender, an administration fee of £249 including VAT will be charged to cover the additional administration involved in processing the transaction. The fee is payable prior to completion of the transaction. If the transaction using the external third-party lender does not complete, no administration fee will be charged.

Where you choose to use an external third-party lender, we will provide reasonable information and documentation required to process the transaction. However, Auto-Sleepers Group Ltd will not enter into a separate agreement with, or accept contractual terms and conditions imposed by, an external third-party lender as a condition of payment unless we have expressly agreed to do so in writing.

Where an external third-party lender requires Auto-Sleepers Group Ltd to accept contractual terms, warranties, indemnities or other obligations which we do not consider acceptable, we reserve the right to decline to invoice or transact with that lender. If this occurs, we will inform you as soon as reasonably practicable and you will remain responsible for arranging an alternative method of payment or funding for your purchase.

Which services will we provide you with?

We will review suitable finance products for you after we have assessed your needs for: Hire Purchase or Personal Contract Purchase (PCP).

You will not receive advice or recommendations from us for motorhome or caravan insurance, but we can refer you to industry specialist insurance provided through Caravan Guard, Safeguard insurance & The Caravan & Motorhome Club.

You are under no obligation to make use of any financial product or service offered or introduced by us or to make use of any purchase of a financial product. You may obtain free, independent financial and insurance guidance from MoneyHelper at www.moneyhelper.org.uk.

What will you have to pay us for this Service?

You will make no payment to us for an introduction to one of our panel finance providers or insurance companies. Where you choose to use finance from an external third-party lender, the £249 including VAT administration fee described above will apply.

We may receive a payment(s) or other benefit from the finance provider or insurance company if you decide to enter into an agreement with them. You may ask us for details of such payments.

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Who regulates us?

The FCA is an independent watchdog introduced to regulate Financial Institutions and its services. It requires us to give you this document. You should use this document to decide if the information provided means that our services and products are suitable for you. We are authorised and regulated by the FCA and our registration number is 308204. For further details visit the FCA website at www.fca.org.uk/register or telephone 0800 111 6768.

What to do if you have a complaint

If you wish to contact us or register a complaint that relates to your credit or hire agreement, please contact us:

In writing:

The Operations Director

Marquis Leisure

Chain Caul Road

Preston

Lancashire

PR2 2PD

By email: finance@marquisleisure.co.uk

If you are not satisfied with any aspect of your finance transaction, please let us know as soon as possible. Our dedicated team will investigate your concerns and we will deal with your complaint in accordance with the complaint-handling rules and timescales applicable to your complaint.

If you are not satisfied with our Final Response, or where the applicable time limit for us to provide a response has expired, you may be entitled to refer your complaint to the Financial Ombudsman Service.

Further information about the Financial Ombudsman Service and how to contact them can be found at www.financial-ombudsman.org.uk.

Motor finance commission complaints

If your complaint relates to commission arrangements on a motor finance agreement, specific FCA requirements and redress arrangements may apply. For the latest information, please visit the Financial Conduct Authority's motor finance complaints page at www.fca.org.uk/carfinance.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we are unable to meet our obligations. Whether you are eligible for compensation will depend on the type of business and the circumstances of your claim. For insurance distribution, eligible claims relating to compulsory general insurance are protected at 100% of the claim, with no upper limit. Eligible claims relating to other general insurance are generally protected at 90% of the claim, with no upper limit.

Further information about FSCS protection, eligibility and compensation limits is available from the Financial Services Compensation Scheme at www.fscs.org.uk.

Data Protection Legislation

Auto-Sleepers Group Ltd is also governed by UK Data Protection Legislation, including UK GDPR and the Data Protection Act 2018. This ensures any information you give us is **secure and confidential and processed lawfully**. Further information about how we process your personal data can be found in our privacy policy

<https://www.marquisleisure.co.uk/privacy>

Your information may be passed to other groups or affiliated members including Black Horse Finance, your warranty or breakdown service provider. Without this information Auto-Sleepers Group Ltd is unable to process your order or enquiry.

Your information may also be passed, with your permission, to our insurance and cover partners (including The Caravan Club Ltd (trading as 'the Caravan and Motorhome Club') Safeguard Insurance (trading name of Atlanta Insurance Intermediaries Limited) and Caravan Guard Ltd, in order for them to facilitate quotations on your motorhome/caravan. We will only supply the minimum information necessary.

For more information about how your information will be shared with the Caravan and Motorhome Club, Safeguard Insurance & Caravan Guard Insurance please refer to the enclosed Consent Form.

Under Data Protection Legislation you may have this information restricted or removed by telling Auto-Sleepers Group Ltd at a later date. If you provide information and later wish to have this data restricted or removed from Auto-Sleepers Group Ltd records, please contact your local Marquis Centre or email dps@marquisleisure.co.uk.