

Version: 2.6	Updated: November 2024	Next Review: November 2025	Classification: Public
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Initial Disclosure Document

This Information relates to the activities undertaken by Marshall Management Services Ltd T/A Gateway2Lease

The Financial Conduct Authority

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

Treating Customers Fairly

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs. Treating Customers Fairly (TCF) is a core part of our culture and philosophy, and you can review our commitment to it by asking for a copy of our TCF policy statement.

What Products Do We Offer?

We are a credit broker not a lender. We only offer vehicle leasing products, classified as hire agreements. We can introduce you to our panel of lenders including Lex Autolease, Ayvens, Arval, Novuna, Alphabet, VWFS, Mobilize, Santander, Leasys, Kinto, Drivalia, Ogilvie or alternatively to the manufacturer's captive finance provider. We will only introduce you to these lenders or hire companies.

What Level of Service Do We Provide?

We offer a non-advised level of service; our team of dedicated leasing specialists are trained to guide you through the process and to help you make an informed decision.

Other Finance Facilities

You may be able to obtain funding for your vehicle from other providers and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

What Will You Have to Pay to Us for This Service?

We will collect an administration fee which is payable before you enter into a hire agreement, details of the amount will be displayed within our information notice and on the quotation/order. You will be required to accept our information notice if you decide to proceed with our services. All charges that you will pay including fees or rentals, where applicable, will be clearly shown on our quotation/order form.

Commission Disclosure

We will receive a commission payment from the lender (or hire provider) if you decide to enter into an agreement with them. The nature of this commission depends on the selected lender. We will either receive a fixed fee commission per lease agreement entered into, or we will receive a commission that has been set within a range as defined by the lender.

We may also receive a volume related fixed commission from the lender and/or supplier based on how much business we introduce and there is often a requirement to achieve certain levels of quality and service. This amount is typically not guaranteed and can vary depending on the lender or supplier.

The higher the amount of commission, the more you will pay to hire your vehicle.

The lenders and suppliers that we work with, consider that the commission earned reflects the typical operating costs and work carried out by us as the broker. Commissions help cover these operational costs, allowing brokers to provide their services to customers across the UK. We will disclose the amount of any commission received prior to you signing your credit agreement.

Understanding our Products and Documents

If you have any health issues, difficulty in understanding information or there are any recent life events that could affect your ability to fully understand the information and documentation you are presented with or what your commitments are under the agreement, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is advisable for you to have someone you know, help you make your decision. Please advise us accordingly if this is the case and we can then proceed with your requirements in the most appropriate way.

You should make sure you have sufficient time to assess the information given to ensure the funding option offered is suitable for you and meets your requirements. You should seek further explanations and ask questions if needed to fully understand the documents you are given.

Affordability

You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. If you are aware of any future events that will affect your ability to meet these payments, you should ensure the provider is informed immediately.

Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

Who Regulates Us?

Marshall Management Services Ltd T/A Gateway2Lease is authorised and regulated by the Financial Conduct Authority; registration number 667174. Marshall Management Services Ltd.'s registered address is Carleton House, 266-268 Stratford Road, Solihull, West Midlands, B90 3AD. You can check this information on the FCA register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

What to do if you have a Complaint

If you wish to register a complaint, you can contact us at:

In writing:	Abberley View, Saxon Business Park, Stoke Prior, Worcestershire, B60 4AD
By Phone:	01299 407 360
By email:	complaints@gateway2lease.com
Online:	https://www.gateway2lease.com/complaints-process

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If you can't resolve a complaint with us, you may be able to refer it to the Financial Ombudsman Service whose contact details are set out below:

In writing:	The Financial Ombudsman Service, Exchange Tower, London E14 9SR
By telephone:	0800 0234567
By email:	complaint.info@financial-ombudsman.org.uk
Website:	www.financial-ombudsman.org.uk

Confidentiality and Data Protection

Throughout the process of administering services for you we will need to collect personal information from you and pass this information to one or more third party organisations in order for them to supply any services you request. This may include passing this information to one or more potential lenders or credit brokers to enable them to make a credit decision. These lenders may use your information to conduct an affordability and credit worthiness assessment and will do so using the consent given by you.

This may include sharing your information with credit reference agencies and other companies for use in credit decisions and fraud prevention. For full details of where your information will be sent, and the purpose for doing so, or to cancel your consent for the processing of your personal data, please contact us.

In cases where your initial application may be refused by the most suitable lender, your application may be referred to other lenders or credit brokers who may also share information with credit reference agencies in order to assess your application for finance.

Those lenders or credit brokers will not use your personal information to provide you with promotional or marketing material, unless you opt-in to receive this material directly with them. A copy of our privacy policy, which details how your information will be processed and your rights, is freely available upon request.

To request this information please contact us:

In writing:	Abberley View, Saxon Business Park, Stoke Prior, Worcestershire, B60 4AD
By Phone:	01299 407 360
By email:	datarequest@gateway2lease.com