

## About Our Finance & Insurance Services



Think Auto Leasing  
RRG Group Limited  
173 Cross Lane  
Salford  
Lancashire  
M5 4AP

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### 1. The Financial Conduct Authority (FCA)

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We are required by the Financial Conduct Authority (FCA), who regulates the financial services industry, of which we are a part, to provide you with an Initial Disclosure Document (IDD) to enable you to decide, whether or not the products and services we offer are suitable for your needs. In addition, we are required to advise you on how to make a complaint should you need to do so.

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### 2. Affordability

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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.

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### 3. Who Are We?

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We are a credit broker, not a lender, for vehicle finance and a broker not an insurer for insurance-related products whose registered office is

RRG Group Limited  
Trading as Think Auto Leasing  
173 Cross Lane  
Salford  
Lancashire  
M5 4AP

RRG Group Limited is authorised and regulated by the Financial Conduct Authority (Ref No 668548) for consumer credit purposes and an Appointed Representative of Tobell Insurance Services Limited (Ref No 309576) which is authorised and regulated by the Financial Conduct Authority for Insurance Mediation purposes.

This can be verified by contacting the FCA on 0800 111 6768 or by viewing the Financial Services Register at <https://register.fca.org.uk>

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### 4. What Do We Offer?

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We offer a range of vehicle leasing facilities through a panel of carefully selected third-party lenders from whom we may receive an introductory fee or commission. We will not offer facilities from lenders outside of this panel.

In addition, we offer Contract Hire Guaranteed Asset Protection Insurance and Contract Hire Cosmetic Repair Insurance from AutoProtect MBI Limited.

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### 5. What Services Will We Provide You With?

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We will provide you with either comparable details of firms most appropriate to your lending requirements or general information relating to finance and insurance products. We will make a recommendation after assessing your requirements. We may seek information about your personal circumstances and objectives to enable us to identify your needs. It is important that you provide us with accurate and relevant information enabling us to hone down the selection of firms offered, from which you can more easily make your choice.

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### 6. What Do We Charge For Our Services?

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We charge a Processing Fee of £199.00 + VAT (£238.80) which is only payable at order stage, once acceptable finance has been obtained, as a contribution to the costs incurred in processing the vehicle finance agreement.

We do not charge fees for processing insurance products.

Payment of the Processing Fee can be made on-line using a credit or debit card or by BACs transfer.

### 7. Are We Covered by the Financial Services Compensation Scheme (FSCS)?

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For insured products only; We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS

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### 8. Confidentiality and Data Protection

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Throughout the process of obtaining finance for you and/or your partner vehicle agreement, we will need to collect personal information from you and/or your partner and pass this information onto one or more third-party lenders to enable them to make a credit decision. We will not disclose you and/or your partner's personal information outside of this group of lenders. Those lenders whom sought you and/or your partner's information in order to conduct an affordability and credit worthiness assessment will do through the Consent given by you and/or your partner.

In cases where you and/or your partner's initial application may be refused by the most suited lender, further searches may be carried out with other lenders on our panel in order to find a lender that is willing to accept you and/or your partner's application for finance. Those lenders, including Think Auto Leasing, will not use you and/or your partner's personal information in order to provide you and/or your partner with promotional or marketing material or offers unless you and/or your partner have specifically consented by Opting-In. The lenders will obtain individual consent from you and/or your partner in order to market to you and/or your partner and provide you and/or your partner with offers. We are able to supply a comprehensive list of lenders by request.

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### 9. Other Finance Facilities

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You may be able to obtain finance or insurance for your purchase 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.

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### 10. What To Do If You Have A Complaint?

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Our aim is to provide a first-class service and we are committed to treating our customers fairly, however, if you wish to register a complaint please contact us:

**By Phone:** 0161 45100433

**By Email:** [customercare@rrg-group.com](mailto:customercare@rrg-group.com)

**In Writing:** Ann Johnson - Customer Relations, RRG Group Limited 173 Cross Lane, Salford, M5 4AP

If you are not satisfied with a decision taken in respect of a complaint or appeal, you may contact the BVRLA (our industry trade association) who will act as an independent arbiter, at [www.bvrla.co.uk](http://www.bvrla.co.uk). Consumer Credit and Insurance customers also have the legal right to refer unresolved disputes to the Financial Ombudsman Service within six months from the date of the final decision at [www.financial-ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm)

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