

# Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA legally require us to provide you with this Initial Disclosure Document. This document has a number of purposes, one of which is to ensure you are provided with essential information about Logical Vehicle Management as a company, what we charge for our services, the products and services that we offer and how we are regulated. This document also provides you with information on what to do if you have a complaint and any details regarding the Financial Services Compensation Scheme.

## About Logical Vehicle Management

Logical is a trading style of Logical Vehicle Management Limited and is both authorised and regulated by the Financial Conduct Authority (FCA). Logical provides broker services to customers and work with our finance partners in order to find a suitable vehicle lease agreement for our customers. You can find more about what we do on our website [www.logicalvm.co.uk](http://www.logicalvm.co.uk).

## The products we use

As an FCA regulated credit broker, we are able to introduce you to a range of lenders who can help you finance your vehicle and provide any other products or services that you may require. This includes servicing packages and vehicle maintenance. We work with some of the UK's most prominent and trusted finance providers in order to help secure you the best and most appropriate deal.

## Our Services

We will provide you with either comparable deals of any firms most appropriate to your lending or purchasing needs or any other general information relating to finance products. In order to do this, we may seek personal information about your circumstances and objectives as might be relevant in order to enable us to identify your exact needs and establish a line of credit. It is extremely important that you provide us with accurate and relevant information so that we can try to find a product or agreement that is most suitable to you.

## What are the costs for our services?

As an FCA licensed organisation we rely purely on commission and do not charge an administration fee. Commission can often vary and represents any costs incurred by Logical Vehicle Management for processing the lease agreement. Unless we explicitly state to the contrary, we do not charge for any of our other broker-related services. We may also receive payment from finance providers or lenders if you decide to enter into any agreement with us. These fees can be pre-set and often vary dependant on the product and the volume that is placed with a particular supplier.

## Who regulates us?

Logical is a trading style of Logical Vehicle Management Limited and is regulated by the FCA. You can verify this by checking the FCA Register on the website <http://www.fca.org.uk/register> or contacting them on 0300 500 8082. Our firm reference number is 672417



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### **What should I do if I have a complaint?**

If you are unsatisfied with any of the services we have provided for any reason then you can find our complaints procedure on the company website by clicking here:

[http://www.logicalvm.co.uk/images/pdfs/Complaints\\_Procedure.pdf](http://www.logicalvm.co.uk/images/pdfs/Complaints_Procedure.pdf)