

This information relates to the activities undertaken by Bensonsforbedsretail LTD, trading as Bensons for Beds.

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 can introduce you to a limited number of finance providers who may be able to assist you with your requirements. We will only introduce you to these finance providers. These finance providers offer a range of unregulated and regulated finance products, some of which are interest free, and some are interest bearing. Please review our Frequently Asked Questions for more information about the finance product options.

Commission Disclosure

We do not receive any commission for introducing customers to a finance provider.

Other Finance Facilities

You may be able to obtain funding 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. Credit is subject to status and a minimum spend applies.

What will you have to Pay to us for this Service?

You will not make any payment to us for introducing you to a finance provider. All charges that you will pay, including interest and documentation fees, where applicable, will be clearly shown on the finance agreement.

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. 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. We have further information in our Frequently Asked Questions area which should assist you to understand the finance products offered, and to check that they are suitable for you, and your individual circumstances, throughout the term of the finance agreement.

Who Regulates Us?

Bensonsforbedsretail LTD (FRN: 927742), trading as Bensons for Beds, is an Appointed Representative of Product Partnerships Limited which is authorised and regulated by the Financial Conduct Authority for regulated consumer credit activities; registration number 626349. 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: Third Floor, The Globe Centre, 1 St James Square, Accrington, Lancashire, BB5 0RE

Email: enquiries@bensonsforbeds.co.uk

Tel: 0333 222 6800

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process, which is available here.

If you can't resolve a complaint with us, you can refer to our Principal firm, Product Partnerships Limited, whose details can be checked on the FS register: www.register.fca.org.uk

Should you be unable to resolve your complaint directly or via our Principal, you may be able to refer it to the Financial Ombudsman Service, the contact details for which 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

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.

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 will include passing information to Creation Consumer Finance Ltd and Secure Trust Bank Plc to enable them to make a credit decision. The lenders may use your information to conduct an affordability and creditworthiness 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.

To see our privacy policy, which details how your information will be processed and your rights, please use [this link](#) to view.