

Terms of Business



This Terms of Business Letter sets out the terms and conditions under which Latitude Vehicles Limited (Company Reg Number 1038658) conducts our business

Regulation

Latitude Leasing is a trading style of Latitude Vehicles Limited.

Latitude Vehicles Limited is an Appointed Representative of Altitude Funding Solutions who is authorised and regulated by the Financial Conduct Authority FRN 842912

Altitude Funding Solutions is a member of the NACFB and BVRLA

. You may check this information on the FCA's Register by visiting www.fca.org.uk/register

Our Services

Vehicle Finance

We are a credit broker and not a lender. We are not linked to any of our lending panel members. We recognise it is important for customers to be able to shop around for credit and alternative sources of credit and encourage you to do so.

As part of our service, we will assist you by arranging finance with a funder for you after you have agreed the cost and funders charges (or the basis of such costs if they cannot be determined in advance) The existence and nature of commission arrangements where the commission varies depending on the lender, product or other permissible factors will always be disclosed.

Some of the services that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

Quotations

We will quote figures based on our funders cost of funds. We and our funders have the right to change or decline these quotes on receipt of the full proposal and will notify you of any changes at the earliest opportunity.

Our Remuneration

Acting as a broker, our remuneration is an introductory commission payable by the funder. We do not take credit for payments due until the funding has been paid out. The existence and nature of commission arrangements where the commission varies depending on the lender, product or other permissible factors will always be disclosed prior to finance documents being signed.

Latitude Vehicles Limited is an Appointed Representative of Altitude Funding Solutions who is authorised and regulated by the Financial Conduct Authority FRN. Latitude Vehicles Limited is an independent vehicle finance specialist, and we can introduce you to a range of funders. Latitude Vehicles Limited will receive payment in the form of commission from the funder if you choose to enter into an agreement with them. You will be informed of the value prior to an agreement being activated

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Treating you Fairly

Latitude Vehicles Limited will always aim to treat all our customers fairly and achieve the best outcome for you and your business. We will always:

- Conduct our business with due skill, care and integrity
- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration
- Respect your confidentiality

Complaints

If you wish to register a complaint, please contact the Operations Director in writing at Centrix House, 26 Crow Lane, Newton-le-Willows, WA12 9UY or via email at louise.rodgers@latitudeleasing.co.uk. Our internal complaints procedure is available on request.

Your Responsibilities

In order for us to fulfil our responsibilities to you, you must:

- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you

Data Protection and Confidentiality

We are registered under the Data Protection Regulations and abide by the requirements of the Regulations. The information we receive from you is used to provide quotations and arrange finance with a funder. You have the right to cancel your authority to use such information. Before or after you enter into any agreement with a funder, to help make credit decisions, the funder will make a credit search with a credit reference agency. If you are a company or partnership, they will also make enquiries about the principal director(s) or partner(s) with a credit reference agency. Full details of the use and disclosure of your information by the funder is contained within the terms and conditions of any agreement which you should read before signing.

All customers' records are treated as private and confidential and a copy of our Data Protection Policy and Privacy policy are available upon request.

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Revised October 2025

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