

Initial Disclosure Document

Important: Please read this document carefully before entering into any regulated credit agreement.

Who regulates us? The Financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA requires us to provide you with a document called an *Initial Disclosure Document*. This document explains information about Darwin (Plas Isaf) Limited, the products we offer, the services we provide, what we charge for our services, who regulates us, what to do if you have a complaint, and details about the Financial Ombudsman Service.

Darwin (Plas Isaf) Limited trading as Plas Isaf Lodge Retreat is an Appointed Representative of Citrus Compliance. Citrus Compliance is a trading name of Andrew Smith, which is authorised and regulated by the Financial Conduct Authority (FRN: 826675).

Our Financial Conduct Authority Firm Reference Number is 999364, which can be verified by searching the Financial Services Register at <https://register.fca.org.uk> or by calling the FCA on 0300 500 8082.

Who are we?

Registered Company Name: Darwin (Plas Isaf) Limited

Company Number: 11763589

Registered Office Address: Empire House, 175 Piccadilly, London, England, W1J 9EN

Trading Name: Plas Isaf Lodge Retreat

Trading Address: Caerwys Hill, Caerwys, CH7 5AD

Telephone: 01352 961506

Email: onlineenquiries@darwinescapes.co.uk

What Products do we offer?

As a licensed credit broker, we can only introduce you to one lender: Santander Consumer Finance. We do not offer finance products from any other providers.

We are not independent financial advisers. We only work with this lender, which means we do not provide impartial advice. We can explain the features of the product available, but we will not compare it with those offered by other lenders in the wider market.

You may be able to obtain finance for your purchase from other providers, and you are encouraged to seek alternative quotations.

Alternative Finance Options

You may be able to obtain finance for your purchase from other lenders, and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media, and online. Doing so will help you compare options and ensure that the funding arrangement you choose is suitable for your needs.

Do we Charge for our services?

Darwin (Plas Isaf) Limited trading as Plas Isaf Lodge Retreat does not charge you any fees for our credit-broking services. You will not make any payment to us for introductions we make to finance providers regarding finance facilities to fund your purchase.

Any charges you pay, including interest, fees, or other costs, will be clearly shown in your finance agreement with the lender.

Commission Disclosure

We do not receive any commission or other form of payment from the finance provider if you enter into an agreement with them. The finance you arrange through us will not result in any financial benefit to us.

The interest rate and/or APR you are offered is set by the lender and is not influenced by our involvement.

Understanding our products and documents

You should ensure you have sufficient time to review the information and documentation provided to you before making a decision. If you have any health issues, difficulty in understanding information, or any recent life events that could affect your ability to fully understand the information presented or the commitments under the agreement, you should carefully consider how much time you may need to review the documentation. You may also wish to have someone you know present to help you make your decision. Please let us know if this is the case so that we can proceed with your requirements in the most appropriate way.

You should also make sure that the funding option offered is suitable for your needs and meets your requirements. If anything is unclear, you should seek further explanation, and we encourage you to ask questions to ensure you fully understand the documents you are given.

Affordability

It is important that you carefully consider whether you will be able to make the monthly repayments required throughout the term of the agreement, alongside any other commitments you already have, without suffering undue hardship. If you are aware of any future events that may affect your ability to make payments, you should inform the finance provider immediately.

You must also ensure that any information you provide, including income and expenditure details, is accurate and honest. Supplying incomplete or inaccurate information could affect the affordability assessment and may have an impact on your credit record. Failure to maintain repayments could negatively affect your credit rating and make it more difficult or more expensive to obtain finance in the future.

Confidentiality and Data Protection

Your personal information will only be disclosed to third-party organisations for the purposes of providing, arranging, or administering finance, and for compliance monitoring and regulated complaint handling. This may include our selected lenders, credit brokers, and our Principal firm, Citrus Compliance.

Lenders may use your information to carry out affordability and creditworthiness assessments. This will involve sharing information with credit reference agencies and fraud prevention agencies. In cases where your initial application is not accepted 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.

Your information will not be used to send you promotional or marketing material unless you have opted in to receive this directly from the lender or credit broker.

Our ICO Data Protection Registration number is ZB661105. A copy of our privacy policy, which explains how your information will be processed and your rights under data protection law, is available on request. To request a copy or to exercise your rights, please contact us using the details provided above.

What to do if you have a complaint?

If you have any concerns or complaints about the Holiday Home, please contact us as soon as possible using the details provided above. We take client feedback seriously and will work to address and resolve any issues promptly.

If you wish to make a complaint about the way you were sold finance, please contact our Appointed Representative Principal, Citrus Compliance, using the following methods:

Tel: 0800 688 9934

Email: admin@citruscompliance.co.uk

Writing: Citrus Compliance, Watermoor Point, Watermoor Road, Cirencester, GL7 1LF

To assist us with your complaint please provide as much information as possible, including your name, contact information and claim number. We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service. We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

Writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 (free for most people calling from a landline) / 0300 123 9123 (cheaper for those calling from a mobile)/ 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you have any questions or require further clarification, please do not hesitate to contact us.

I confirm that I have been made aware of the existence, nature, and amount of commission payable to Darwin (Plas Isaf) Limited trading as Plas Isaf Lodge Retreat. I consent to this commission being paid should I proceed with an application for finance as a result of their introduction to a lending provider.

Please raise any questions with us if there is anything you do not understand. You should only sign this document if you fully understand its contents. By signing, you acknowledge receipt and acceptance of this document.

Full Name:	
Signature:	
Date:	