



Audeo FS Ltd  
9 Mahoney Green,  
Rackheath,  
Norwich,  
Norfolk,  
NR13 6JY

## Disclosure Document

### About Us

We are Audeo FS Limited, and our registered office is 9 Mahoney Green, Rackheath, Norwich, Norfolk, NR13 6JY. Audeo FS Limited is authorised and regulated by the Financial Conduct Authority, our FCA registration number is 809508 which can be verified by viewing the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk). Our company was established in 2018 and is based in East Anglia, The Directors Richard Brown and Connor Harris have over 30 years' experience in Retail and corporate Asset finance.

### Our Services

We are a finance broker and offer a range of finance & leasing products/services. These facilities are provided by our panel of lenders which we have handpicked to match our client's needs, details of our panel are available on request, we will receive an introductory fee. Audeo FS Limited is a broker not a funder or a lender.

### Data Protection

During the process of obtaining finance for our clients, we will need to collect personal and business-related information from you, and this will be passed onto one or more third party lenders to enable them to make a credit decision or if required your details will be passed on to fraud agencies. We will not disclose your personal details outside of this group of lenders.

### Charges for our services

Audeo FS Limited do not charge our customers a fee for our services.

### Documentation Fees and Commissions

Document fees and option to purchase fees are charged by all our lenders, these vary by funder, but we will always make sure you are fully informed of the fee before entering any contract. We receive a commission amount of 4% of the balance you finance from all our funders on all Regulated Agreements. If your agreement is with one of our specialist funders, we will advise you the fixed commission earned before entering the agreement. The amount will not equal to more than 4% of the finance amount.

We are a totally independent credit broker, we have a wide range of providers, which we will introduce you to depending on your needs or circumstances. We look to find the best rate from our panel of lenders and will offer you the best deal that you're eligible for.

Businesses finance only. "We are a credit broker not a lender. We can introduce you to a carefully selected panel of lenders. Business customer only. Whichever lender you choose we receive commission from them (either a fixed fee or a fixed % of the amount you borrow) and different lenders pay different rates. For certain lenders, we do have influence over the interest rate, and this can impact the amount you pay under the agreement."



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If you would like to know what the commission payable on your contract, please ask your account manager or email [admin@audeofs.co.uk](mailto:admin@audeofs.co.uk).

### **Early Settlements**

All agreements are subject to early settlement charges, these will vary depending on whether the agreement is regulated or non-regulated. We will always inform you of the regulatory status of your agreement before you enter into one.

### **Privacy Policy**

Audeo FS Limited are committed to protecting your personal information as private and confidential. Therefore, we will never share your information outside of the company without you giving us prior permission. We have outlined in our Data protection use how we will need to share your information to obtain lenders approval but will never do this without your prior permission.

### **Complaints**

Our Customers are extremely important to us and whilst we aim to provide a trouble free and excellent level of service, we know that sometimes things go wrong. If you have cause to complain, we take any complaint very seriously and promise to deal with it promptly, effectively and in a positive manner. You may notify us of your complaint by phone, email or by writing to:

Audeo FS Limited  
9 Mahoney Green  
Rackheath, Norwich,  
Norfolk  
NR13 6JY  
01692 531453  
Email: [complaints@audeofs.co.uk](mailto:complaints@audeofs.co.uk)

Alternatively, if you wish to receive a copy of our complaints handling process please email us at the above address and we will forward to you. This can also be found at [www.audeofs.co.uk](http://www.audeofs.co.uk)

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