BRIDFORD BESPOKE SOLUTIONS LTD

Initial Disclosure Document

Information about us, the service we can provide and how we earn commission.

BRIDFORD BESPOKE SOLUTIONS LIMITED (FRN: 1047089) is an Appointed Representative of DSG Financial Services Ltd, authorised and regulated by the Financial Conduct Authority (FRN: 649675). We are a credit broker, not a lender. The Financial Conduct Authority (FCA) is the independent regulator of financial services and consumer credit firms.

How we are paid

We can introduce you to a carefully selected panel of specialist lenders and their finance products. We are not an independent financial advisor; we will provide details of products available, but no advice or recommendation will be made. You must decide whether the finance product is right for you.
We do not charge you a fee for our services.

Whichever lender we introduce you to, we will receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). The commission arrangements we have in place vary, depending on how you are introduced to us and with which lender we are able to place you with.
We may be paid a flat fee, regardless of the interest rate you pay, finance product, length of agreement, or amount of finance.

We may also be paid a fixed rate of commission, calculated as a percentage of the amount of finance.
We will always seek to introduce you to the most suitable finance lender offering you the most appropriate finance product based on your needs and circumstances, and at a competitive interest rate (which is determined by the finance lender) based on the commission we are paid and by your credit profile.

We may also be paid a higher commission depending on the type and age of vehicle or based on the finance product you are provided with.

In these cases, commission levels vary based on the levels of work required to be undertaken by us. Whilst we may receive higher levels of commission based on the finance product you are provided with; this is always based on the level of work required in relation to the particular product and we will not seek to secure finance products that are not suitable for your needs.

When we are able to make an offer of credit to you, we will inform you of the exact amount of commission, how much of it we will keep and how much we will pay to the motor retailer, the method used to calculate the amount and then ask for your consent to this before we proceed with the transaction.

Authorisation for regulated activity

Regulated consumer credit activities are regulated by the Financial Conduct Authority. Our Financial Conduct Authority firm reference number is 1047089. You can check our authorisation on the Consumer Credit Register by visiting the Financial Conduct Authority's website at https://register.fca.org.uk

Confidentiality and Data Protection

BRIDFORD BESPOKE SOLUTIONS LIMITED will store your information. Your information will only be disclosed to third parties in the normal course or arranging and administering any finance contract(s).
We or they may contact you by post, telephone or email to let you know of products, services and special offers that may be of interest to you or we may ask you to participate in one of our customer satisfaction surveys. You have the right to ask for a copy of your information held by us in our records.
You also have the right to require us to correct any inaccuracies or errors in your information. If you have previously provided your consent for the processing of your personal data, but later change your mind, please contact us using the contact details above.

Credit Report Searches

If you proceed to use our services, you authorise us, and the lender(s) to which we submit your application to, to make all enquiries necessary to verify information to enable them to consider your application. We will endeavor to ensure that the number of lenders receiving your application is kept to a minimum, however there will be occasions where multiple searches of your credit file are required before a suitable lender is found. The lender(s) will make enquiries with Credit Reference Agencies to verify the information that you provide.

It is important that you give us accurate information. The lender(s) will check your details with fraud prevention agencies and if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Other organisations may also access and use this information to prevent fraud and money laundering.
We always aim to provide the best possible service, however, if you have any cause for complaint, this can be raised by either email enquiries@dsgfs.com, in writing to, DSG Financial Services Ltd, Unity House, Bird Hall Lane,