

HEATFORCE (WALES) LIMITED: CREDIT BROKING DISCLOSURE STATEMENT

1. Our credit broking services

Heatforce (Wales) Limited, whose registered office is at Unit 10, Cardiff Business Park, Lambourne Crescent, Llanishen, Cardiff, CF14 5GF, is a credit broker and has permission from the Financial Conduct Authority to provide credit broking services to help finance the purchase of your solar products through certain credit lenders that we have arrangements in place with. We will first introduce you to the credit lender J N Bank Ltd, through Shermin Finance Limited, who is also a credit broker rather than a lender. You remain free to explore your own finance options independently to aid a purchase of the goods for cash, should you wish to do so.

We do not charge you a fee or receive any commission for our services.

The sale and installation of solar products, and our related services, are not regulated by the Financial Conduct Authority.

2. Commission disclosure

If you are an individual, sole trader or small partnership and we are arranging a credit agreement for you which is regulated under the Consumer Credit Act 1974, you have a right to ask us to disclose the income that we will receive for arranging finance for you. Currently we do not receive any income for arranging finance for you. If that changes and you make such a request, we will disclose the amount to you without delay. You can make a disclosure request at any time and by any means including over the phone, by email, in writing.

You may, info@heatforce.co.uk or write to:

Heatforce (Wales) Limited, whose registered office is at Unit 10, Cardiff Business Park, Lambourne Crescent, Llanishen, Cardiff, CF14 5GF.

If we receive any commission in future, we will disclose our commission to you if we believe the income we may earn on your transaction may materially impact your transactional decision.

3. Commission arrangements

We may have different commission arrangements in place with a lender or lenders from time to time, in the future. Any commission may be a fixed fee or a fixed percentage of the amount borrowed, but would usually not vary according to the type of financial product you choose or the terms of your finance

agreement. If it did, we would disclose the different commission earned from each product type and/or the different terms.

Any commission arrangements would be negotiated and agreed in advance with the lender.

We do not have any discretion to negotiate or adjust your interest rate, APR or any other item included in the total charge for credit.

4. Finance products we offer

We are a credit broker and not a lender. We can introduce you to J N Bank Ltd and their finance products which may have different interest rates and charges. We will provide you with factual information only and we are not permitted to give you any advice or any recommendations about the merits of the finance product.

You must decide whether the finance product is right for you. You are free to obtain credit from other lenders or to seek independent advice at any time.

As above, we do not charge you a fee for our services.

Heatforce (Wales) Limited is authorised and regulated by the Financial Conduct Authority under reference number 737889.

5. **Our Complaints Procedure**

How to complain formally:

Complaints may be received:

- By letter to our Head Office at Unit 10, Cardiff Business Park, Lambourne Cres, Llanishen, Cardiff CF14 5GP
- By telephone – by ringing the main line (029 2076 3622)
- By e-mail – complaints@heatforce.co.uk
- By requesting and completing a complaint form and sending to our Head Office at Unit 10, Cardiff Business Park, Lambourne Cres, Llanishen, Cardiff CF14 5GP
- By completing a complaint form online on our website www.heatforce.co.uk

Providing assistance:

Assistance can be provided to help you report a complaint. For example, this may include providing complaints information in a different language or format (including Braille, large print, audio etc).

Anonymous complaints:

Heatforce will investigate anonymous complaints where they can be independently verified. A series of anonymous complaints on the same subject will be investigated as they may indicate a service issue.

Dealing with a formal complaint:

We will deal with your complaint in an open and honest way. We will acknowledge your complaint in writing within two working days of receipt of the complaint. We may contact you to ensure that we have the full details of the complaint.

The complaint will be investigated by the relevant Officer and/or Manager (in some cases this may be a Director). We will look at relevant evidence including file notes; letters; talking to staff; looking at our policies and taking legal guidance to establish the facts. We aim to resolve complaints as quickly as possible and aim for a full written response to be sent to you within 21 calendar days of receipt of the complaint.

If your complaint is more complex or serious, it may take longer to investigate. If this is the case, we will contact you to explain why it will take longer to investigate, to tell you how long we expect to take, and we will give you regular updates on progress.

If we find that we have done something wrong, we will tell you what happened, why it happened and aim to put it right. If there is a fault in the way that we do things, we will plan to change our systems to prevent it from happening again. If we get it wrong, we will always apologise. If you are not satisfied with the outcome, you may appeal.

Appealing against a decision:

If you are not satisfied with our response, then you have the right to appeal. If you wish to appeal against the response that you have received from us, then you would need to contact The HIES Consumer Protection Organisation the details of which are overleaf.

Time limitations for making a complaint:

Normally we will only be able to look at a complaint if you tell us within three months. This is not intended to affect people's statutory rights, but it is better to investigate any issues while they are still fresh in everyone's mind. We may exceptionally be able to look at issues that are brought to our attention after three months. However, you will have to give us strong reasons why you have not been able to bring it to our attention earlier and we will need to have sufficient information about the issue to allow us to consider it properly.