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gvbikes.co.uk

**GV BIKES**

Pooles Garage, Whitehall

Taunton, Somerset

TA1 1PG

VAT Reg. No: 453 7083 44

# Initial Disclosure Document (IDD)

Updated: 02/03/2026

**The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. GV Bikes (a trading name of GEOFFREY WILLIAM HODGES) of Pooles Garage, Whitehall, Taunton, TA11PG is authorised and regulated by the Financial Conduct Authority (our registration number is 749887) as a credit broker and is included on the Financial Services Register - <https://register.fca.org.uk>**

## Your Finance Options

We act as an FCA-regulated credit broker and not a lender. We could introduce you to a limited number of finance providers and their finance products which may have different interest rates and charges. We are not an independent financial advisor. We will provide details of products available from the finance providers we work with, which have been selected by ourselves to meet our own commercial interests and provide our customers with good outcomes. Our services do not offer all market options, and we are only able to offer finance products from the partners on our panel; there may be better options available for you in the open market as we are not impartial, and no advice or recommendation will be made. You must decide whether the finance product is right for you therefore we do recommend carrying out your own research.

We work with a number of finance partners and have commercial terms in place with each partner. In the event you have acceptances with more than 1 partner on our panel, we will make you aware of this. We will always try to provide you with the best outcome we are able to from our panel, however it is always your decision which finance acceptance to proceed with.

## What Will You Have To Pay Us For Our Services

If your finance application is accepted, a fixed administration fee of £89.00 is payable. This is non-refundable once paid, and is payable separately from the finance agreement and is not included in the amount of credit. The fee contributes towards the administration, documentation, and regulatory compliance costs associated with arranging and managing finance, including mandatory ongoing staff training.

We may also receive commission for introducing you to a finance provider with whom we work if you proceed with a finance agreement. This commission may be a fixed payment or a fixed percentage of the amount you finance and can vary depending on the finance provider. This does not affect the finance rate offered to you or the likelihood of acceptance. You will be provided with full details of any commission we will receive, including how it has been calculated, before you complete your finance agreement. You may request further information at any time. In identifying and assessing your requirements, we may ask for information about your personal circumstances to pass to our finance partners to assist them in making a lending decision. It is therefore important that you provide accurate and relevant information.

## Before the sale you can expect:

- To have any significant and unusual exclusions or exceptions relating to the finance agreement brought to your attention
- A clear statement of price, including where applicable a breakdown of any interest charges
- The commission we receive from the finance provider will be disclosed to you before proceeding with the finance agreement
- Details of your cancellation rights and our complaints procedure

- Copies of your finance agreement documentation or information as to when these documents will be dispatched

**After the sale you can expect:**

- Not to encounter any barriers regarding the Right of Withdrawal from your finance agreement within regulatory agreed timeframes.
- To have any complaint dealt with in a timely and professional manner.

**Confidentiality & Data Protection**

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering, and renewing finance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by contacting us using the address and telephone number below. Should you remain dissatisfied, you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

**If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to: GV Bikes of Pooles Garage, Whitehall, Taunton, TA11PG by telephone 01823 276012 or email us at [contact@gvbikes.co.uk](mailto:contact@gvbikes.co.uk).**

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Before we can provide you with personalised or accurate finance quotations, you are required to read, understand, and sign this Initial Disclosure Document. Once signed, a copy of this document must be returned to us.

By signing and returning this document, you confirm that you understand the nature of our services, the fees and commission arrangements, and how we operate as a credit broker. This enables us to proceed with submitting your information to our finance partners in order to obtain finance quotations for you.

FULL NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

Once signed, please return this document to us by email at [contact@gvbikes.co.uk](mailto:contact@gvbikes.co.uk).