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GV BIKES

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VAT Reg. No: 453 7083 44

Your Finance Journey

This timeline guides you through each step of arranging motorcycle finance with GV Bikes, helping you understand the process from start to finish.

We're authorised and regulated by the Financial Conduct Authority (our registration number is 749887) as a credit broker and are included on the Financial Services Register: <https://register.fca.org.uk>.

1	Initial Disclosure You receive and sign our Initial Disclosure Document (IDD). It explains who we are, how we act as a credit broker, any fees you may pay, and how we may be paid. The IDD must be signed before personalised finance quotations are provided.
2	Information for Finance You provide the information listed in our Information for Finance document and confirm which finance option you would like us to proceed with. This allows us to submit a complete and accurate application on your behalf.
3	Application Submitted We submit your finance application to one or more finance providers on our approved panel. No fees are taken and you are not committed at this stage.
4	Finance Decision If accepted and the motorcycle is in stock, a fixed administration fee of £89 is payable along with any agreed deposit. The administration fee is payable separately, cannot form part of the amount of credit, and is non-refundable once paid.
5	Commission Disclosure You will be provided with a Commission Disclosure Form which you will be asked to sign. This confirms whether we will receive commission in relation to the finance agreement, the amount and method of calculation, and that you understand and are happy to proceed.
6	KYC Verification You complete a Know Your Customer (KYC) identity check, either remotely or in store.
7	Agreement Signing If KYC is successful, you electronically sign the finance agreement. If not, an in-person signature is required.
8	Finance Complete Once signed and all checks are complete, the finance process is finished.

Important Information

- Applying for finance does **not** commit you to accepting a finance agreement
- You may withdraw at any stage prior to signing the finance agreement
- We will explain each step and answer any questions you may have throughout the process