

## Initial Disclosure Document

**It is Important that you read this document carefully before purchasing any regulated products**

### Who regulates us? The Financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA requires us to provide you with a document called an 'Initial Disclosure Document'. This document provides you with information about The Denture Practice Limited the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint and details about the Financial Ombudsman Service.

### Who are we?

Registered Company Name: The Denture Practice Limited  
Registered Office Address: 14th Floor 33 Cavendish Square, London, United Kingdom, W1G 0PW  
Registered Company Number: 15860583  
Trading Address: 6 St Georges Parade, Wolverhampton, WV2 1BA  
Tel number: 01902 902114  
Email: info@thedenturepractice.com

The Denture Practice Limited is an Appointed Representative of Citrus Compliance. Citrus Compliance is a trading name of Andrew Smith which is authorised and regulated by the Financial Conduct Authority, Their FCA Number is 826675. Our Financial Conduct Authority Firm Reference Number is 1023921 which can be verified by searching the Financial Services Register at <https://register.fca.org.uk> or calling the FCA on: 0300 500 8082.

### What Products do we offer?

As a licensed credit broker, we can introduce you to a limited number of lenders (a list is available on request) who may be able to provide finance for your treatment / treatment plan. All products are optional, and we will only introduce you to these lenders. Other Finance Facilities  
You may be able to obtain finance for your purchase from other lenders and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

### Do we Charge for our services?

The Denture Practice Limited do not charge fees for credit-brokering services, you will not make any payment to us for any introductions we make to finance providers regarding finance facilities to fund your treatment / treatment plan. All charges that you pay, including interest, will be clearly shown in the finance agreement.

### Commission Disclosure

We do not receive a commission or other benefits from the finance provider(s) for arranging finance for you even if you decide to enter into an agreement with them. The interest rate and/or APR offered to you is not affected or influenced by the commission that we receive.

### Understanding our products and documents

If you have any health issues, difficulty in understanding information or any recent life events that could affect your ability to fully understand the information and documentation you are presented with or what your commitments are under the agreement, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is advisable for you to have someone you know present to help you make your decision. Please advise us accordingly if this is the case and we can then proceed with your requirements in the most appropriate way.

You should make sure you have sufficient time to assess the information given to ensure the funding option offered is suitable for you and meets your requirements. You should seek further explanations, and we encourage you to ask questions to fully understand the documents you are given.

### Affordability

You should assess whether you are able to make the monthly payments you are required to throughout the term of the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. If you are aware of any future events that will affect your ability to meet these payments, you should ensure the provider is informed immediately. You should ensure any income and expenditure information and/or declarations are accurate and honest without intentionally omitting information to obtain products and/or services presented to you.

Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

### Confidentiality and Data Protection

Your personal information will only be disclosed/provided to third party organisations for the purposes of providing, arranging, administering finance, compliance monitoring and regulated complaints handling this will be to our selected lenders, credit brokers and Cirtus Compliance. The lenders may use your information to conduct an affordability and credit worthiness assessment and will do so using the consent given by you. This may include sharing your information with credit reference agencies and other companies for use in credit decisions and fraud prevention. For full details of where your information will be sent, and the purpose for doing so, or to cancel your consent for the processing of your personal data, please contact us.

In cases where your initial application may be refused by the most suitable lender, your application may be referred to other lenders or credit brokers who may also share information with credit reference agencies in order to assess your application for finance. Those lenders or credit brokers, will not use your personal information to provide you with promotional or marketing material, unless you opt-in to receive this material directly with them.

A copy of our privacy policy, which details how your information will be processed and your rights, is freely available upon request. To request this information please contact us on the details mentioned above.

### What to do if you have a complaint?

If you have any concerns or complaints about your treatment, please contact us as soon as possible using the details provided above. We take client feedback seriously and will work to resolve any issues promptly.

If you wish to make a complaint about the way you were sold finance, please contact our principal firm Citrus Compliance using the following methods:

Tel: 0800 688 9934

Email: [admin@citruscompliance.co.uk](mailto:admin@citruscompliance.co.uk)

Writing: Citrus Compliance, Watermoor Point, Watermoor Road, Cirencester, GL7 1LF

To assist us with your complaint please provide as much information as possible, including your name, contact information and claim number. We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service (FOS). We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

#### Contact:

The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**If you have any questions or require further clarification, please do not hesitate to contact us.**