Initial Disclosure Document

Important: Please read this document carefully before entering into any regulated credit agreement

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 explains information about The Denture Practice Limited, the products we offer, the services we 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.

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 (FRN: 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 by calling the FCA on 0300 500 8082.

Who are we?

Registered Company Name: The Denture Practice Limited
Company Number: 15860583
Registered Office Address: 14th Floor 33
Cavendish Square, London, United Kingdom, W1G 0PW
Trading Address:

- 1325 Stratford Rd, Hall Green, B28 9HH
- 6 St Georges Parade, Wolverhampton, WV2 1BA

Telephone: 01902 902114
Email: info@thedenturepractice.com

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 funding for your purchase. This group of lenders has been carefully selected to offer a range of products which may be suitable for your requirements. All products are optional, and we will only introduce you to these lenders. We are not independent financial advisers. This means we only work with our selected panel of lenders and do not provide impartial advice. We can explain the features of the products available, but we do not compare all lenders in the market. You may also obtain finance for your purchase from other providers, and you are encouraged to seek alternative quotations.

Alternative Finance Options

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. Doing so will help you compare options and ensure that the funding arrangement you choose is suitable for your needs.

Do we Charge for our services?

The Denture Practice Limited does not charge you any fees for our credit-broking services. You will not make any payment to us for introductions we make to finance providers regarding finance facilities to fund your purchase.
Any charges you pay, including interest, fees, or other costs, will be clearly shown in your finance agreement with the lender.

Commission Disclosure

We do not receive any commission or other form of payment from the finance provider if you enter into an agreement with them. The finance you arrange through us will not result in any financial benefit to us.
The interest rate and/or APR you are offered is set by the lender and is not influenced by our involvement.

Understanding our products and documents

You should ensure you have sufficient time to review the information and documentation provided to you before making a decision. 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 presented or the commitments under the agreement, you should carefully consider how much time you may need to review the documentation. You may also wish to have someone you know present to help you make your decision. Please let us know if this is the case so that we can proceed with your requirements in the most appropriate way.

You should also make sure that the funding option offered is suitable for your needs and meets your requirements. If anything is unclear, you should seek further explanation, and we encourage you to ask questions to ensure you fully understand the documents you are given.

Affordability

It is important that you carefully consider whether you will be able to make the monthly repayments required throughout the term of the agreement, alongside any other commitments you already have, without suffering undue hardship. If you are aware of any future events that may affect your ability to make payments, you should inform the finance provider immediately.

You must also ensure that any information you provide, including income and expenditure details, is accurate and honest. Supplying incomplete or inaccurate information could affect the affordability assessment and may have an impact on your credit record. Failure to maintain repayments could negatively affect your credit rating and make it more difficult or more expensive to obtain finance in the future.

Confidentiality and Data Protection

Your personal information will only be disclosed to third-party organisations for the purposes of providing, arranging, or administering finance, and for compliance monitoring and regulated complaint handling. This may include our selected lenders, credit brokers, and our Principal firm, Citrus Compliance.

Lenders may use your information to carry out affordability and creditworthiness assessments. This will involve sharing information with credit reference agencies and fraud prevention agencies. In cases where your initial application is not accepted 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.

Your information will not be used to send you promotional or marketing material unless you have opted in to receive this directly from the lender or credit broker.

Our ICO Data Protection Registration number is ZB771101. A copy of our privacy policy, which explains how your information will be processed and your rights under data protection law, is available on request. To request a copy or to exercise your rights, please contact us using the details provided above.

What to do if you have a complaint?

If you wish to make a complaint about the way you were sold finance please be aware The Denture Practice Limited is an Appointed Representative.

This means:

- We may handle your complaint in the first instance
- However, all regulated complaints are overseen by our Principal Firm, who is responsible for ensuring complaints are handled fairly and in accordance with FCA rules

Our principal firm is:

Citrus Compliance can be contacted using the following methods:
Tel: 0800 688 9934
Email: admin@citruscompliance.co.uk
Writing: Citrus Compliance, Watermoor Point, Watermoor Road, Cirencester, GL7 1LF

Your complaint may be reviewed or handled directly by the Principal Firm where appropriate.

If you are not Satisfied?

If you remain dissatisfied after receiving our final response, or eight weeks have passed since we received your complaint and you have not received a final response, you may refer your complaint to the Financial Ombudsman Service free of charge. You must normally do this within six months of the date of our final response.

Financial Ombudsman Service:

The Financial Ombudsman Service provides a free and independent service for resolving disputes. A copy of the Financial Ombudsman Service's explanatory leaflet will be provided.

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Tel: 0800 023 4567 (free for most people from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or +44 20 7964 0500 (if calling from abroad)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

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 them.

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