Key Worker Car Leasing - Initial Disclosure Document

Version 9 | Effective from 07 October 2026

The regulator - Financial Conduct Authority

The Financial Conduct Authority (FCA) is the independent regulator of financial services. This Initial Disclosure Document explains who we are, the services we provide, the products we offer, what we charge, how we are paid, who regulates us and what to do if you have a complaint.

About us

- Key Worker Car Leasing is a trading style of U.K. Carline Limited.
- U.K. Carline Limited (FRN: 1062608) is an Appointed Representative of Product Partnerships Limited which is authorised and regulated by the Financial Conduct Authority (FRN 626349) and their address is Second Floor, Atlas House, 31 King Street, Leeds LS1 2HL. You can check this on the FCA Register at www.fca.org.uk/register or by calling 0800 111 6768.
- U.K. Carline Limited is a credit broker and not a lender.
- Our registered address is Bilsborrow Lane, Bilsborrow, Preston, Lancashire, PR3 0RN.
- We are registered with the Information Commissioner’s Office for the processing of personal data. Our ICO Registration Number is Z6921585.
- Our permitted business includes credit broking, debt adjusting and debt counselling. Our debt adjusting and debt counselling permissions are limited to activity provided in connection with the whole or partial settlement of vehicle finance agreements.
- We are a member of the British Vehicle Rental and Leasing Association (BVRLA), membership number 1535.

The credit broking services we provide

We provide either comparable details of firms most appropriate to your finance requirements, or more general information relating to finance products.

We act on a non-advised basis. This means that we will not make a personal recommendation or assess whether a specific product is suitable for you.

To help us assess your demands and needs, we may ask for information about your personal circumstances and objectives. It is important that you provide accurate and relevant information so that we can identify options that may meet your needs.

The finance products we use

As an FCA-regulated credit broker, we may introduce you to a range of finance providers who may be able to help you finance your vehicle and provide related optional products and services, such as service, maintenance and tyre packages.

We offer products from a carefully selected panel of finance providers. We will not refer you outside this panel without your consent. You can ask us for a list of the suppliers who provide our products and services. All products and services we offer are optional.

Our remuneration and commission disclosure

We are a commission and fee-based organisation. As a credit broker, we are not a lender and we are not an independent financial adviser. We do not act on a fiduciary or impartial basis; we offer products from a limited panel of finance providers. Our aim is to help you find an option that meets your needs.

We will receive a commission from the finance provider if you enter into an agreement with them because of our introduction. This commission may be a fixed fee, a fixed percentage of the amount funded, or a variable amount depending on the funder selected and the terms of the funding. The amount we receive will be explained clearly before you proceed with the finance agreement.

In some cases, lenders may pay us additional commission for meeting service or performance standards, business volumes or marketing support. This could create a potential conflict of interest however it does not affect the price or terms offered to you. We are committed to making recommendations based on your needs and circumstances and act in line with the FCA's Consumer Duty to ensure fair outcomes.

We do not operate a Discretionary Commission Arrangement (DCA). The commission will be included in, or affect, the cost of your finance agreement depending on the lender's pricing model.

After your vehicle leasing agreement is in place, we may tell you about optional extras such as third-party service, maintenance or tyre packages. These extras are separate from your leasing agreement and are optional. Choosing whether to take them will not affect your lease or its terms. If we arrange any of these optional extras for you, we will receive a fee or commission.

Your right to disclosure

Where commission is payable, the existence, nature and amount of commission will be disclosed before you enter into a finance agreement. You may request further information or clarification about our commission arrangements at any time. We will explain the information in a clear and understandable way and provide additional support where needed.

For further details, contact compliance@ukcarline.com, call us, or write to us.

The charge for our credit broking services

We charge a Processing Fee of £269.99 inclusive of VAT for our services. No payment will be taken without your explicit consent.

The Processing Fee covers our work in arranging and managing your order, including:

- Structuring your offer and arranging the sale.
- Ordering the vehicle and liaising with finance companies and suppliers.
- Processing documentation and arranging delivery.
- Providing guidance and support during the order process and throughout the contract term.

The Processing Fee is payable by debit card, credit card via Stripe, or by BACS payment. It is taken once finance approval has been received and you have signed the relevant vehicle order documentation instructing us to place an order on your behalf.

Finance provider administration fees

Some finance providers may charge an administration fee to cover document or processing costs. This fee is set by the finance provider, not U.K. Carline Limited, and will be disclosed to you before your order is accepted. Administration fees are more commonly associated with purchase agreements than lease agreements.

Contract extensions, mileage amendments and optional extras

When your lease contract is nearing completion, you may be able to extend it or amend your mileage allowance, subject to finance company approval. U.K. Carline Limited does not charge an additional fee for arranging these services, although we will receive commission if you enter into a formal extension agreement. This option is not available with all finance companies. Contact inlife@ukcarline.com for more information.

We may let you know about optional extras, such as third-party service, maintenance and tyre packages. These extras are separate from your leasing agreement and are offered after your finance has been arranged. You do not have to take them and choosing whether (or not) to do so will not affect your lease or its terms in any way. If we arrange any of these optional extras for you, we will receive a fee or commission.

Vehicle order cancellations

You may cancel your vehicle order at any time by notifying us in writing at cancellations@ukcarline.com. Cancellation charges may apply for services already provided. Additional cancellation costs passed to U.K. Carline Limited by suppliers or funders may also be payable by you.

Customer type	When cancellation occurs	Charge
Regulated customer	Within 14 calendar days of the point of order	No charge.
Regulated customer	More than 14 calendar days after the point of order	£269.99 including VAT.
Non-regulated customer	After the order is received by U.K. Carline Limited	£269.99 including VAT.

A regulated customer means a personal customer, sole trader, or partnership with up to three partners. A non-regulated customer means a limited company, limited liability partnership, or partnership with four or more partners.

If you have already paid a Processing Fee or holding deposit, the applicable cancellation charge may be deducted from it and any balance refunded. If further sums are due, we will invoice you and payment will be due within 14 calendar days. Please also refer to our full terms and conditions and cancellation policy.

Your right to cancel the finance agreement

If your finance agreement is a regulated credit broking agreement concluded without any face-to-face dealings (for example, over the phone or online), you have a statutory right to cancel it without penalty and without giving a reason, within 14 calendar days of signing, in accordance with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations. This right applies to personal customers, sole traders and partnerships with up to three partners. It does not apply to limited companies, limited liability partnerships or partnerships with four or more partners,

as these agreements are unregulated. To exercise this right, email cancellations@ukcarline.com with your name, address and details of the vehicle(s).

Your data and privacy

We process personal data in accordance with the UK General Data Protection Regulation and the Data Protection Act 2018. For details of how we collect, use and protect your data, please see our Privacy Policy at www.ukcarline.com/privacy-policy.

Dispute resolution and complaints

We are committed to treating customers fairly and acting in line with the FCA Consumer Duty. If you are unhappy with any aspect of our service, contact us:

- Email: complaints@ukcarline.com
- Phone: 01995 641111
- Post: Complaints, U.K. Carline Limited, Bilsborrow Lane, Bilsborrow, Preston, Lancashire, PR3 0RN

We will acknowledge your complaint promptly and aim to resolve it within eight weeks. If you are dissatisfied with our final response, you may refer your complaint to the Financial Ombudsman Service. You may also refer disputes to the BVRLA.

Financial Ombudsman Service: Exchange Tower, London E14 9SR | 0800 023 4567 | complaint.info@financial-ombudsman.org.uk | www.financial-ombudsman.org.uk

BVRLA: River Lodge, Badminton Court, Amersham, HP7 0DD | complaint@bvrla.co.uk | www.bvrla.co.uk/consumer-advice

Contact information

For questions, contact our Quality Assurance Team on **01995 641111** or email compliance@ukcarline.com.