**We are a credit broker not a lender.**

[FIRM NAME] [is a trading name of [REGISTERED NAME]] who are an Appointed Representative of Optimum ELITE, a trading name of Optimum Commercial Solutions Ltd, registered at [FIRM REGISTRED ADDRESS]. Our Company Register number is [COMPANY REG]. We are Authorised and Regulated by the Financial Conduct Authority. Our FCA registration number is [FCA NUMBER]. You can check via www.register.fca.org. We are registered with the ICO, [ICO NUMBER] and you can check via www.ico.org.uk. Optimum Commercial Solutions Limited is registered at Unit 5 Riverside Business Park, Buxton Road, Bakewell, England, DE45 1GS. Company Register number is 09518480.

We conduct both regulated and unregulated business and therefore not all products provided through us are regulated by the Financial Conduct Authority.

We may receive a commission from the Lender that will vary depending on the lender, product or other permissible factors. The nature of any commission model will be confirmed to you before you proceed.

Our aim is to provide you with a professional and efficient service. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to [OFFICE ADDRESS], or by telephoning us on [OFFICE NUMBER] where we will try to resolve your concern at the earliest time possible.