

## Initial Disclosure Document

Butlin's Lakeside Caravan Village - Minehead is a trading name of Butlins Skyline Limited which is an appointed representative of Andrew Smith (t/a Citrus Compliance) which is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 826675). Both parties can be verified by searching the Financial Services Register at <https://register.fca.org.uk> or by calling the FCA on 0300 500 8082. Butlins Skyline Limited is registered in England (No. 04011665), and its registered office is First Floor, Breakspear Place, Breakspear Park, Breakspear Way, Hemel Hempstead, Hertfordshire, HP2 4TZ.

### Treating Customers Fairly

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs. Treating Customers Fairly (TCF) is a core part of our culture.

Our permitted business is the supply of insurance and finance products attached to the purchase of your holiday home. Please use the below information to decide if our services are right for you.

### Our Services

As a caravan finance dealer and credit broker, we have a relationship with and can introduce you to one lender, Santander Consumer Finance, who may be able to finance your purchase. We will only introduce you to this lender. Our relationship with Santander could include preferential terms such as a requirement to submit an application to them first or exclusively. We are not a financial advisor, you will not receive independent financial advice from us, and we are not impartial, however, we may ask questions to explain the products available so that you are able to make your own decision about whether to purchase.

### Other Finance Facilities

You may be able to obtain finance for your purchase from other lenders and you are encouraged to seek alternative quotations by researching on the high street, in the media and online as the finance product we are offering to you, in respect of which we will be paid a commission by the lender (see below), may not be the best financing option for you.

### Will you have to pay for this service?

You will not make any payment to us for any introductions we make to finance providers regarding finance facilities to fund your purchase.

### Commission Disclosure

We will receive a commission payment from Santander Consumer Finance for arranging finance for you if you decide to enter into an agreement with them. This will be a fixed percentage (0.6%) of the amount you borrow. The interest rate and/or APR offered to you is not affected or influenced by the commission that we receive. As part of the interest charged to you in your repayments to Santander Consumer Finance, you'll pay them for their costs including the commission they pay to us. You are entitled to ask more questions and if you do, we are required to provide you with an answer. We cannot proceed with the proposed agreement unless you provide your consent to this commission agreement and the potential conflict of interest it generates (see separate consent form).

For example, if you were to borrow £28,000 and the maximum commission of 0.6% is applied, we would receive £168 from Santander Consumer Finance. The exact amount of commission payable for your agreement will be confirmed to you before you enter into the finance contract.

### Understanding our products and documents

Please feel free to ask questions and seek further explanations if needed. If you have any difficulty in understanding the information and documentation you are presented with, you should carefully consider whether it may be advisable for you to have someone you know help you make your decision. Please advise us accordingly if this is the case and we can ensure that your requirements are met in the most appropriate way.

### Affordability

You should assess the monthly payments you are required to make throughout 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.

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.

### Data Protection

Butlin's will need to collect certain information from you to complete the caravan sales process and any administration alongside this. To enable us to do this, your information will be passed to third party organisations as detailed in our privacy policy which can be found here: <https://www.butlins.com/privacy-and-cookies>. If you require a credit facility, your information may be passed to Santander Consumer Finance to enable them to assess your eligibility and make a credit decision. Santander may use your information to conduct a pre-qualification assessment prior to an affordability and credit worthiness assessment and will do so using the consent given by you. Santander will not use your personal information to provide you with promotional or marketing material unless you opt to receive this material directly with them. Further information can be found in our privacy policy.

### Complaints:

If you are unhappy with any of our services, please write to:

Complaints Department  
Butlins Skyline Limited First  
Floor,  
Breakspear Place,  
Breakspear Park,  
Breakspear Way,  
Hemel Hempstead,  
Hertfordshire,  
HP2 4TZ

We will answer any complaints within 8 weeks however, we will endeavour to answer as quickly as possible. We will consider a complaint closed when we have made our final response to you.

If you wish to complain about the sale of finance, please contact our Appointed Representative Principal – Citrus Compliance by calling 0800 688 9934 or emailing [admin@citruscompliance.co.uk](mailto:admin@citruscompliance.co.uk).

You may choose to exercise any rights you may have to refer the matter to the Financial Ombudsman Service. 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 Ombudsman. We undertake to pay promptly any fees levied by the Ombudsman.

The Ombudsman's contact details are:

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)

**Signature**

**I confirm knowledge of the existence, nature, and amount of commission payable to Butlins Skyline Limited. I hereby consent to this commission being paid to Butlin's should I be successful with an application for finance because of their introduction to a lending provider.**

Please discuss with us anything you do not understand and only sign this document if you fully understand its contents.

By signing, you acknowledge receipt and acceptance of this document.

Signature:

Name:

Date: