



## keyfacts<sup>®</sup>

about our leasing product and services

### ICR Leasing

Where leasing is easy.

---

#### **The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

---

#### **Whose products do we offer?**

ICR is a lender, so we offer our own non-regulated leasing agreements for you the business user.

---

#### **What will you have to pay for our services?**

We do not charge for our advice or consultancy.

---

#### **Who regulates us?**

We are regulated by the Financial Conduct Authority (FCA) with limited permissions (FRN 737409)

---

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

If you wish to register a complaint, please contact us in writing at: Director, ICR Leasing, Denbigh House, Denbigh Road, Bletchley, Milton Keynes, MK1 1DF.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

---

#### **Could my monthly rental change?**

The amount may change due to government tax changes in VAT or Annual Road Fund Licences etc. You may also experience sundry invoice for non-contractual costs.

---

#### **What happens if my vehicle is stolen or an accidental write-off?**

If a vehicle is stolen or written off while in contract with a customer there may be a charge for the customer if their insurance undervalues the vehicle with regards to the written-down value in ICR's accounts.

You may purchase from a third party Guaranteed Asset Protection (GAP) insurance.

---

#### **What happens if I fail to make a payment?**

---



If you know a payment is going to fail then you should contact ICR immediately to discuss. If this is not done, then you are at risk of having the vehicle reposed and then there will be costs that have been incurred.

---

**What is excess mileage?**

---

This occurs when you exceed your annual mileage allowance which is in your contract (signed schedule)

---

**Vehicle Damage?**

---

You are responsible for the condition of the bodywork of your vehicle, and it should be returned to ICR in good condition; if this is not so, then you may be charged for any repairs.

---

**Do I need GAP insurance?**

---

If you lease a vehicle and its stolen or written off, your insurance will only pay the car's current market value, not the value of the vehicle written into the contract.

There is an insurance product that you can purchase or put the cost in to your rental payment that will give you protection against the possible unexpected financial exposure by a total loss claim. Ask ICR for further information.

---

**General Data Protection Regulation**

---

Any data you supply to ICR Leasing will only be used for internal purposes and legitimate business reasons. Your data will be kept for up to 7 years after end of contract. For any further information please refer to our privacy policy located on our website or ask the ICR Leasing team for further information.

Do you know of any reason why your circumstances should change within the near future and what impact would it have on this contract? YES/NO

Your vehicle will be fitted with an asset tracker unit

The above are key facts, but for more comprehensive information then refer to your signed Master Hire Agreement.

Date:

Customer (Company) signature

---

ICR Leasing authorised signature

---