

Important Information

This information relates to the activities undertaken by BensonsForBedsRetail Limited, trading as Bensons for Beds.

Who Regulates Us?

BensonsForBedsRetail Limited (FRN: 927742), trading as Bensons for Beds, is an Appointed Representative of Product Partnerships Limited which is authorised and regulated by the Financial Conduct Authority for regulated consumer credit activities; registration no. 626349. You can check this information on the FCA register (www.register.fca.org.uk/s) or by phoning 0800 111 6768.

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 and philosophy and you can review our commitment to it by asking for a copy of our TCF policy statement.

What Products do we Offer?

We are a **credit broker not a lender**. We can introduce you to a limited number of finance providers who may be able to assist you with your requirements. We will only introduce you to these finance providers, which offer a range of unregulated and regulated finance products, some of which are interest free, and some are interest bearing. Please review our Frequently Asked Questions for more information about the finance product options.

What will you have to Pay to us for this Service?

You will not make any payment to us for introducing you to a finance provider. All charges that you will pay, including interest and documentation fees, where applicable, will be clearly shown on the finance agreement.

Commission Disclosure

We do not receive any commission for introducing customers to a finance provider.

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. 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. We have further information in our Frequently Asked Questions area which should assist you to understand the finance products offered, and to check that they are suitable for you, and your individual circumstances, throughout the term of the finance agreement.

What to do if you have a Complaint

The contact details for BensonsForBedsRetail Limited are:

In writing: Third Floor, The Globe Centre, 1 St James Square, Accrington, Lancashire, BB5 0RE

By telephone: 0333 222 6800

By email: enquiries@bensonsforbeds.co.uk

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process, which is available [here](#)

Important Information

If your complaint is not resolved to your satisfaction, you may be able to refer it to the Financial Ombudsman Service, whose contact details are set out below:

In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

By telephone: 0800 0234567

By email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

As an appointed representative, you also have the right to complain to our Principal firm, Product Partnerships Limited.

If you wish to register a complaint, you can contact Product Partnerships Limited at:

In writing: Product Partnerships Limited, Second Floor, Atlas House, 31 King Street, Leeds
LS1 2HL

By telephone: 01274 921234

By email: info@productpartnerships.com

Understanding our Products and Documents

If you have any health issues, difficulty in understanding information or there are any recent life events that could affect your ability to fully understand the information and documentation you are presented with or what your commitments are under the agreement, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is 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 then proceed with your requirements in the most appropriate way.