

Disclosure Document

About Us

We are **Nova Financial Services Limited**, and our registered office is Honeycombe Farm, Honeycombe Road, Salhouse, Norwich, NR13 6JP. Nova Financial Services Limited is authorised and regulated by the Financial Conduct Authority, our FCA registration number is 946140 which can be verified by viewing the Financial Services Register at www.fca.org.uk. Our company was established in 2019 and is based in East Anglia, Director Jake Harris have over 8 years' experience in Asset finance.

Our Services

We are a finance broker and offer a range of finance & leasing products/services. These facilities are provided by our panel of lenders which we have handpicked to match our client's needs, details of our panel are available on request, we may receive an introductory fee.

Nova Financial Services Limited is a broker not a funder or a lender.

Data Protection

During the process of obtaining finance for our clients, we will need to collect personal and business-related information from you and this will be passed onto one or more third party lenders to enable them to make a credit decision or if required your details will be passed on to fraud agencies. We will not disclose your personal details outside of this group of lenders.

Charges for our services

Nova Financial Services Limited do not charge our customers a fee for our services.

Documentation Fees and Commissions

Document fees and option to purchase fees are charged by all of our lenders, these vary by funder, but we will always make sure you are fully informed of the fee before entering any contract. We may receive a commission from our funders for introducing you to them. This is based on a fixed percentage of the advance. This will not alter the rate or amount you are charged over your contract.

We are a totally independent credit broker, we have a wide range of providers, which we will introduce you to depending on your needs or circumstances. We look to find the best rate from our panel of lenders and will offer you the best deal that you're eligible for. We don't charge a fee for our service, but we do earn a commission. This does not influence the interest rate you're offered in any way.

For businesses finance only. "We are a credit broker not a lender. We can introduce you to carefully selected panel of lenders. Business customer only. Whichever lender you choose we may receive commission from them (either a fixed fee or a fixed % of the amount you borrow) and different lenders pay different rates. For certain lenders, we do have influence over the interest rate, and this can impact the amount you pay under the agreement."

If you would like to know what the commission payable on your contract, please ask your account manager or email jake@novafs.co.uk

Early Settlements

All agreements are subject to early settlement charges, these will vary depending on whether the agreement is regulated or non-regulated. We will always inform you of the regulatory status of your agreement before you enter into one.

Privacy Policy

Nova Financial Services Limited are committed to protecting your personal information as private and confidential. Therefore, we will never share your information outside of the company without you giving us prior permission. We have outlined in our Data protection use how we will need to share your information to obtain lenders approval but will never do this without your prior permission.

Complaints

Our Customers are extremely important to us and whilst we aim to provide a trouble free and excellent level of service, we know that sometimes things go wrong.

If you have cause to complain, we take any complaint very seriously and promise to deal with it promptly, effectively and in a positive manner.

You may notify us of your complaint by phone, email or by writing to:

Nova Financial Services Limited
Honeycombe Farm
Honeycombe Road
Salhouse
Norwich
NR13 6JP

Email: jake@noveofs.co.uk

Alternatively, if you wish to receive a copy of our complaints handling process please email us at the above address and we will forward to you.

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