



Terms & conditions

Our Terms & Conditions outline the services we provide. Please ensure you take time to read it carefully and if there is anything in this document that you are unsure about, please do not hesitate to contact us.

About us

Leodis Financial Ltd carry out Credit Broking and Mortgage Broking activities

We are authorised and regulated by the Financial Conduct Authority Our Firm Reference Number (FRN) is 750327

We comply with Data Protection laws in the United Kingdom and the EU General Data Protection Regulation (GDPR). Our ICO register number is ZA151975.

We are registered in England and Wales, company number 9865671. Our registered office is Leodis Financial Ltd, 187 Westgate, Bradford, BD1 3AD

Services we offer

We offer a range of property finance, business finance, vehicle finance, insurance products from a large panel of lenders so you can make an informed choice.

We offer full advice & recommendations on a range of regulated and non-regulated mortgages products from a wide range of lenders As part of our regulatory requirements we will:

Complete a fact find and affordability assessment with you in order to best understand your needs, preferences and circumstances.

Learn about your lifestyle and financial expectations over the life of the mortgage.

Explain the implications of the recommended mortgage features, both now, in the future and with interest rate movement.

Explain the costs associated with the mortgage and the impact of adding any of these to the mortgage.

Discuss the next steps and timescales including any administration / underwriting needed.

Fees & commission

All applications are subject to a £99 fee

For all types of application, a broker fee will be charged and these charges can be found on the website under 'our fees' There may be additional costs relating to the mortgage we recommend to you and these will be detailed in the Mortgage illustration which we will send to you. We will also be paid a procuration fee by the lender, this amount will be disclosed within the European Standardised Information Sheet [ESIS] document

Credit check and disclosure

In order to process your application, we ask that you initially supply an up to date copy of your credit file. We may also search the files of licensed credit agencies, who will keep a record of the search, to confirm your particulars and for the purpose of a credit assessment. A record can be kept of such searches which may be used by other lenders in assessing future applications for finance by you and for fraud prevention. These organisations may use this information in the future to help make credit decisions, prevent financial crime and to trace debtors.

Information held about applicants by CRA's may already be linked to records related to one or more of your partners or members of your household. For the purpose of this application you may be treated as financially linked and the application may be assessed with reference to any 'associated' records.

We may also, as part of the application request a Lenders Decision in Principle. This would involve the Lender conducting either a soft or hard credit search on all applicants, which may leave a mark on your credit files and can have a negative impact on your overall credit scores.

It is important that the information you provide is both accurate and honest, and a true reflection of your circumstances. It is your responsibility to provide information in this way to a provider or organisation that provides products and services recommended for you. Failure to disclose relevant information, or change of circumstances, to a provider or Lender may result in your product being invalidated.

If false or inaccurate information is provided, or if a reasonable suspicion of fraud or any other criminal offence is identified, details will be shared with fraud prevention agencies, law enforcement agencies and regulatory bodies who may access and use this information. We and other organisations may access and use the information recorded by fraud prevention agencies to prevent fraud and money laundering, for example, when:

Checking details on applications for credit and credit related or other facilities

Managing credit and credit related accounts or facilities

Recovering debt

Checking details of job applicants and employees

Details of the fraud prevention agencies we work with are available on request.

All transactions relating to our services provided are covered by, and adhere to, the Money Laundering regulations and Proceeds of Crime Act. Our responsibilities include, but are not limited to, verifying the identity and address of our customers. Identity verification checks may include electronic searches through the Electronic Identification Verification Service, electoral roll and use of credit reference agencies.

We may also require proof of your income and expenditure to satisfy these requirements.

Accuracy of loan quote

Leodis Financial Ltd takes every care to ensure the accuracy of the loan quotes which are based on the latest information available from the lenders at that time. However, the lenders on the panel reserve the right to change % APR or % APRC rates and underwriting criteria at any time and without notice. This may result in a change to the loan/secured loan offered to you or may result in the loan/secured loans offer being withdrawn.

The accuracy of the loan/secured loan quotes depends upon the accuracy of the information you have provided. Leodis Financial Ltd and the lenders on the panel will conduct checks to verify the accuracy of the information you have provided. If information you have provided changes as a result of these checks, the original offer may be varied or withdrawn.

Any delay in the returning of your loan documents, proof of income or identification and/or delays with any third party we or the lender need to contact in order to process your application, may result in your application taking longer to complete.

If you're thinking of consolidating existing borrowing you should be aware that although you may reduce your monthly outgoings you may be extending the terms of the debt and increasing the total amount you repay.

It's important that you can afford the repayments now and continue to do so throughout the term of the loan as failure to keep up with your repayments could lead to defaults, CCJ's, ultimately bankruptcy and affect your ability to obtain future credit.

How to make a complaint

Unfortunately from time to time things do go wrong, where this is the case please do let us know about it and we will endeavour to remedy the matter. We treat all complaints very seriously and promise to deal with them fairly and promptly, and in many cases we will resolve them straight away.

If you have a complaint please contact us by writing to the Complaints Department at the above address, via e-mail to complaints@leodisfinancial.co.uk or telephone us on 01274 028019.

Leodis Financial Ltd will try to resolve any complaint with you. However if you are unhappy with our final response or we are unable to issue our final response within 8 weeks of receiving your complaint you can refer your complaint to the Financial Ombudsman Service.

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. You can get more information about them at: <https://www.financial-ombudsman.org.uk/>.

Privacy complaint

Leodis Financial Ltd is committed to keeping your information private. By your 'information' we mean any information about you or anyone associated with you that you or a third party provides to us, as a result of the application process. If your complaint is related to how your personal data has been processed and you are not satisfied with the response from us, you have the right to complain to the Information Commissioners Office (ICO) who is the regulator for data protection in the United Kingdom.

Terms of website use

Your use of this website constitutes your agreement to all the terms of use detailed below. The information that is made available on this website is intended for general information purposes only and is provided on an 'as is' basis without any warranties of any kind. Leodis Financial Ltd does not accept any liability for any loss arising as a result of reliance on the information contained on this website.

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You shall not copy, adapt, exploit or otherwise use the information contained on this website in any way, save for the downloading and temporary storage of one or more of these pages for the purpose of viewing on a personal computer or terminal, provided that you do not delete any copyright and other proprietary notices contained therein.

We may make improvements or changes to the products, services and prices detailed on this website at any time without notice.

You agree that you will not use this website to: a) Commit or encourage any criminal offence, including but not limited to harming a minor in any way and stalking or harassing another; b) Insert or knowingly or recklessly transmit or distribute a virus, worm, trojan horse, time bomb, trap door or any other computer code, files or programs or repetitive requests designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment or to diminish the quality of, interfere with the performance of or impair the functionality of this website; including carrying out any hacking activity; c) Circumvent, or attempt to seek to circumvent, any of the security safeguards of this website; d) Permit any third party to do any of the above.

While we try and ensure that all information on this website is accurate and up to date, errors may occur and we accept no liability for such errors. If we discover an error we will amend the website as soon as reasonably possible.

We neither warrant nor represent that your use of this website will not infringe the rights of third parties.

We are interested in protecting your personal information and we only use your personal information in accordance with our Data Protection Policy.

You have sole responsibility for adequate protection and backup of data and/or equipment used by you in connection with this website and will not make a claim against Leodis Financial Ltd for lost data, re-run time, inaccurate output, work delays or lost profits resulting from the use of such materials.

We may edit this policy from time to time. If we make any substantial changes we will notify you by posting a prominent announcement on our website.

Leodis Financial Ltd reserves the right to refuse access to this website or any component of it. We may at any time, at the discretion of the site's management, refuse access to certain areas of this website to any individual it chooses – this refusal of access may take whatever form the management deem suitable.

This site is controlled and operated by Leodis Financial Ltd from the United Kingdom. Leodis Financial Ltd makes no representations that materials in this website are appropriate or available for use in other locations. Those who choose to access this website from other locations do so at their own risk and are responsible for compliance with any and all local laws, if and to the extent local laws are applicable. No material from this website may be downloaded, exported or re-exported into (or to a national or resident of) any countries that are subject to UK exporting restrictions/legal or socio-economic sanctions.

Cookie policy

Cookies are small text files placed on your device to store data when you browse a website. Cookies and similar technologies have several functions:

storing your preferences and settings, which can be recalled when you re-visit a website

delivering interactive services and completing applications

maintaining online security and helping to protect against online fraud

analysing how our products perform, tracking website performance, conducting research and diagnostics, and fulfilling other legitimate purposes to give you a better online experience

storing and sharing your browser activity so that our advertising partners may provide content on products relevant to your interests

helping us to understand how people use our website - for example, if lots of people give up on an application process at a particular step, we can try to make that step easier to use