

Compliance Check List

To ensure your finance promotions are compliant with the FCA you must adhere to the following:

- **Your promotion must be easy to read and understand (or hear, in the case of radio or video).**
- **You must make it clear that finance is provided by Ideal4Finance.**
- **Your promotion must include your IAR Disclaimer:**
E.g. [Business Name (and trading style if applicable)] is an Introducer Appointed Representative of Ideal Sales Solutions Ltd, t/a Ideal4Finance. Ideal Sales Solutions Ltd is a credit broker and not a lender (FRN 703401). Finance available subject to status. The rate offered is always provisional and will depend upon your personal circumstances, the loan amount and the term.
- **You must not mention specific APR or suggest to customers which APRs they might get.**
- **Finance promotions must be fair, clear and not misleading. Therefore the following phrases are unacceptable**
 - Buy now, pay later
 - Low APRs available
 - Low rates guaranteed
 - Easy way to pay
- **The following phrases are acceptable to use in your finance promotions**
Phrases **you can use** include:
 - Buy now, pay monthly
 - Finance available
 - Finance options available
 - Monthly repayments
 - Payment options available
 - Spread the cost
 - Payment plan available

All marketing materials that we provide will include the above and will be fully FCA compliant. Examples are available on request.