

This document has been created to provide clear guidance on the regulatory disclosure that must be used as of 1ST Dec 2020.

Website Regulatory Disclosure

R L Rattray Ltd is an Appointed Representative of Consumer Credit Compliance Limited who are authorised and regulated by the Financial Conduct Authority (FRN 631736).

The permissions of Consumer Credit Compliance Limited as a Principal firm allow R L Rattray Ltd to undertake credit broking. R L Rattray Ltd acts as a credit broker and not a lender and do not receive a fee for the introduction.

Credit is provided by Hitachi Personal Finance, a division of Hitachi Capital (UK) Plc authorised and regulated by Financial Conduct Authority. Finance options are offered subject to status and credit check which must be completed before commencement of works. A 14 day cooling off period applies to all applications. If cancelled within 14 days, alternative payment of full outstanding balance must be made.

Marketing Regulatory Disclosure

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