TERMS & CONDITIONS

ABOUT OUR BUSINESS

Aspire Money Limited, is registered in England, company number 06457376.

Unit 1, Castle Court, Castle Gate Way, Dudley, DY1 4RH.

We are authorised and regulated by the Financial Conduct Authority and are currently on the Financial Services Register under the Firms reference number 681346.

We also hold a Data Protection Licence with the Information Commissioners Office and are currently on the Data Protection Register under the number: Z1262766. The Data Controller is Aspire Money Limited.

THE SERVICES WE OFFER

Unsecured Personal loans

We are a credit broker who offers solutions in the personal finance market. We will assess your application, based upon the information you have or will provide, for suitable financial products.

We will not give you advice or provide you with any personal product recommendation; we will only provide you with loan options from a panel of lenders, where you meet their criteria, from which you can make an informed decision on which is the right loan option for you.

We will not charge you a fee for the service we provide. We will be paid a % of the loan amount as a commission from the lender on completion of your loan.

Car Finance Loan Options

Aspire Money works with Motiv Finance a company registered in the UK with company number 11517060. Motiv Finance is a credit broker and not a lender.

Where you enquire with us for a loan option for purchasing a car, we will assess your application, based on the information you have or will provide, for a suitable loan option through Motiv Finance and their panel of lenders.

Aspire Money will not provide any advice or recommendations on any options available through Motiv Finance. Should you wish to take up an option with Motiv Finance, we will present you with a clear way to do so, for example a link to apply.

By agreeing to these Terms & Conditions you are also agreeing to Motiv Finance's Terms & Conditions. For full details of these please click here https://motivfinance.co.uk/Terms

DISCLOSURE OF YOUR INFORMATION

To provide the service, we will process your information and share it with our panel of lenders, other brokers and any other third party we believe may be able to help you.

To assess your creditworthiness, verify identities, prevent financial crime and find the right lender for your circumstances, our panel of lenders may do a full credit search (application search) on you and anyone to whom you are financially linked which only those searched will be able to see.

If you choose to proceed with a loan option we provide you, the selected lender may perform further checks. This will be to verify credit worthiness, verify identities and prevent financial crime. In this instance the credit reference agency may add the details of this search which may be seen by other organisations that make searches and who may use it to help make credit decisions, to prevent financial crime or to trace debtors however this depends on which lender may be able to assist you.

Information held about applicants by credit reference agencies may already be linked to records related to one or more of your partners or members of your household. As a result any application you make may be treated as financially linked and the application may be assessed with reference to any 'associated 'records. To ensure we are speaking to the right person, identifying you when you contact us will be important and will ensure we satisfy our regulatory obligations.

You agree that we may process, use, record and disclose your personal information as described above. Our panel of lenders may use automated decision making systems when assessing your application. We and our panel of lenders may disclose your personal information to credit reference agencies. Information held by credit reference agencies may be linked to other people with whom you have financial associations. The lenders may look at their records when assessing your application. If your application is not accepted by a lender, we will assess your eligibility for a product issued by another lender and may pass your personal information to another lender on our panel. To assist that lender in establishing your eligibility for credit, it will also pass your personal information to credit reference agencies.

To improve the quality of our service, we may record and or monitor telephone calls with you for the following purposes:

- Security, quality and or training
- To investigate queries
- To comply with our legal obligations.

ACCURACY OF UNSECURED LOAN OPTIONS

We will make every effort to ensure the accuracy of any unsecured loan options provided to you. Options are based on the latest information available from the lenders at the time we speak to you and may change as all options provided are subject to further checks. The lenders do however reserve the right to change the APR % rates and underwriting criteria without notice. Should this occur, it may result in a change to the option you have been provided with or may result in the option being withdrawn.

The accuracy of any option will also depend upon the accuracy of the information you have provided. Aspire Money Limited and our panel of lenders will conduct checks to verify the accuracy of the information that you have provided. If the information you have provided changes as a result of these checks, the original option may be changed or withdrawn.

HOW TO CANCEL AN ENQUIRY/APPLICATION COMPLETED WITH US?

Should you decide to cancel your enquiry/application with Aspire Money Limited you can:

1. email us at: compliance@aspiremoney.co.uk; or

2. write to us at: Unit 1, Castle Court 2, Castlegate Way, Dudley, West Midlands DY1 4RH; or

3. Telephone us on 0203 915 9995

4. or you can send us a 'contact us form' through our website: https://www.aspiremoney.co.uk/contact

HOW LONG IS YOUR ENQUIRY/APPLICATION VALID FOR?

Your loan enquiry/application with Aspire Money Limited is valid for up to 30 days, if you decide to take up any of the options available to you after the 30 days, you may be required to complete a new enquiry/application.

IF YOU NEED TO COMPLAIN?

We aim to provide you services that meet your needs, putting you as a customer first at all times. Even the best organisations sometimes make mistakes and if we do, or we fail to meet your expectations in some way, we want the opportunity to put things right as quickly as possible.

Contact us as soon as possible, via phone on 0204 586 4976 or via our "contact us" submission form, or by writing to:

The Complaints Department

Aspire Money Ltd

Unit 1, Castle Court 2, Castlegate Way, Dudley, West Midlands DY1 4RH

We will acknowledge your complaint promptly in writing and will include written details of our complaints handling procedures. We shall resolve it at the earliest opportunity with the aim of doing so within 8 weeks of receipt.

Where we are able to provide a final response immediately, the acknowledgement may be combined with the final response. You will be kept informed of the progress of the investigation.

If you are not happy with our response, if we reject your complaint or you do not hear from us within 8 weeks, the Financial Ombudsman Service may be able to help you.

You can write or contact them using the details below:

Financial Ombudsman Service

Exchange Tower

London, E14 9SRt

Tel: 0800 023 4567 (free phone from a UK land line)

http://www.financial-ombudsman.org.uk

It's a free, independent service for settling disputes between financial services firms and their customers. It can deal with complaints about a wide range of financial matters.

The Financial Ombudsman Service will contact us to explain the details around your complaint and then decide whether to uphold your complaint.

It is important you contact the Financial Ombudsman Service within 6 months of receiving our final response letter, or it may not be able to deal with your complaint.

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

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 the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS. You can find out more about FSCS at "http://www.fscs.org.uk" or by calling 0800 678 1100.

YOUR PRIVACY

We have a separate 'Privacy Policy' which details how we will process your information and this should be read in conjunction with our Terms & Conditions.

YOUR OPINION IS VERY IMPORTANT TO US

Listening to your views helps us develop our company processes and enhances how we deal with customers.

Please email compliance@aspiremoney.co.uk; with any feedback you may have.

OUR WEBSITE

We regularly review the information on our website to ensure that it is up to date and accurate. Although, we cannot guarantee this and neither can we guarantee that it is suitable for your purpose. You are responsible for checking the information and ensuring that it meets your requirements. We may make changes to the content of our website at any time.

LINKS WITHIN OUR WEBSITE

Our website contains links to other third party websites. Aspire Money excludes all liability for any loss or damage that any person, firm or corporation might incur as a result of the use of any such link or any dealings with any third party entered into by the user by means of accessing the link, or arising out of the purchase of goods or services from these third parties.