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The Financial Conduct Authority does not regulate instalment credit agreements for specific goods, at a fixed cost, which have a term less than 12 months.

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V12 Retail Finance Limited is authorised and regulated by the Financial Conduct Authority. Registration number:679653. Registered office: Yorke House, Arleston Way, Solihull, B90 4LH. Correspondence address: 25-26 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. V12 Retail Finance Limited act as a credit broker, not a lender, and only offers credit products from Secure Trust Bank PLC for which they will receive a commission, the amount will vary depending on the amount of credit taken out but will not vary depending on the product chosen. Secure Trust Bank PLC trading as V12 Retail Finance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number: 204550. Registered office: Yorke House, Arleston Way, Solihull, B90 4LH.

Terms and conditions apply. Written quotations are available on request from Secure Trust Bank PLC. Credit facilities are subject to status and affordability checks and only available to UK residents over the age of 18. Secure Trust Bank PLC reserves the right to decline any application. APR and repayment details are correct at time of publish.

Telephone calls are recorded for training and compliance purposes.