

## **Initial Disclosure Document**

The Financial Conduct Authority (**FCA**) is the independent watchdog that regulates financial services. Firms are required by the FCA to provide status disclosure documents to consumers who are considering buying certain financial products. It is therefore important that you read this document. It explains the service you are being offered in relation to finance and insurance. Please use this information to decide if our services are right for you.

## **Whose Products Do We Offer?**

Should you require finance to assist with the purchase of a vehicle, we can introduce you to a limited number of lenders we work with, who offer a range of finance products. If you request it, we can provide a list of lenders we work with.

## **Which Services Will We Provide You With?**

We are a credit broker and not a lender.

We will explain the finance products available to you from the lenders we work with and advise you on suitability of those finance products, after we have assessed your needs. You will then need to make your own choice about how to proceed.

We will advise and make a recommendation for you on insurance products after we have assessed your eligibility for the insurance products we offer. You will then need to make your own choice about how to proceed.

We are not an independent financial advisor. We do not assess the wider market for finance or insurance, or provide any advice on whether the finance or insurance products we offer represent the best value you could obtain.

## **What Will You Have To Pay Us For Our Services?**

We do not charge you a fee for our services.

We will typically receive a commission from the lender, as either a fixed fee or a fixed percentage on the amount you borrow. These arrangements are negotiated with our lenders in advance and do not give us any discretion to negotiate or adjust your annual percentage rate (or APR), or any other item included in the total charge for credit. The APR may vary according to your credit status or the amount you borrow. The commission we earn does not change in relation to the type of finance (Hire Purchase, Personal Loan or Personal Contract Purchase) you choose or the length of the finance agreement.

At any time prior to concluding your vehicle purchase, if you are an individual, sole trader or small partnership, you are entitled to request details of any commission we will receive as a result of arranging your finance with a lender.

## **Who regulates us?**

Hartlebury Cars is authorised and regulated by the Financial Conduct Authority. Our firms reference number is 944742.

You can verify this on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website: <https://register.fca.org.uk/> or by contacting them on 0300 500 8082.

Please note that Hartlebury Cars is a credit broker and not a lender.

Other services we offer may not be regulated by the Financial Conduct Authority, however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

### **If you have a complaint**

Please visit our [complaints procedure](#) page.