

IDD - Information about our finance and insurance services – Initial Disclosure Document

www.CardiffCars.com

Gelligaer Lane

Cardiff

Glamorgan

CF14 3JS

www.CardiffCars.com is authorised and regulated by the Financial Conduct Authority.

Our FRN Number is **665370** and can be found on the Financial Services Register <https://register.fca.org.uk>

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. We are directly authorised and regulated by the Financial Conduct Authority for consumer credit activities and Our FCA permitted business is arranging finance products.

2. The Products We Offer

www.CardiffCars.com is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase.

3. The Finance Offers

We will provide you with information to assist with your funding decision on: Hire Purchase and Personal Contract Purchase

4. Payment for Our Service

No fee.

You will receive a quotation which will tell you about the costs of the product and any other fees relating to it. We will receive a commission payment or other benefits from finance providers should you decide to enter into an agreement with the finance provider, however this will not affect your repayments.

5. Before the Sale

You can expect a clear statement of price, including where applicable a breakdown of any interest charges. Copies of your finance agreement documentation or information as to when these documents will be dispatched.

6. After the Sale

You can expect Not to encounter any barriers regarding the Right of Withdrawal from your finance agreement within regulatory agreed timeframes.
To have any complaint dealt with in a timely and professional manner.

7. Complaints

If you wish to register a complaint, please contact us:

In writing www.CardiffCars.com Gelligaer Lane, Cardiff, Glamorgan CF14 3JS

By phone **02902229261**

By Email cars@cardiffcars.com

If you cannot settle your complaint with us: You may be entitled to refer it to the Financial Ombudsman Service.

www.financial-ombudsman.org.uk

CONFIDENTIALITY & DATA PROTECTION

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering, and renewing finance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please ask us.