

Initial Disclosure Document

Ullswater Road Garage
Ullswater Road
Penrith
Cumbria
CA117EH



1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Please use this information to decide if our services are right for you.

2. Whose Products do we offer?

Ullswater Road Garage Limited is a Credit Broker not a lender and can introduce you to a limited number of lenders and financial products to assist you 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. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

- Credit Agreement that we may be able to offer are – Hire Purchases, PCP, and Lease Purchase.

4. What will you have to pay us for our services?

We do not charge a fee.

We work with a panel of lenders to find a suitable finance package for you based on your needs and circumstances. We will present all suitable options to you for you to make an informed choice where appropriate. The lender may adjust the rate offered based on your credit profile.

We may be paid a commission by the lender for introducing you to them for vehicle finance as a fixed sum or percentage of the amount you borrow. This may vary by model or age of vehicle. More information on the type and amount of commission received is available on request.

5. Who regulates us?

Ullswater Road Garage Limited is directly authorised and regulated by the Financial Conduct Authority for consumer credit activities: our Firm Reference Number (FRN) is 674093. Ullswater Road Garage Limited is a Credit Broker not a Lender. Our FCA permitted business is arranging finance products.

You can check this on the FCA Register by visiting the www.fca.org.uk

6. What to do if you have a complaint.

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

In writing: Ullswater Road Garage Limited, Ullswater Road, Penrith, Cumbria CA117EH.

By Phone: 01768 864546.

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

7. Are we covered by the Financial Services Compensation Scheme (FSCS)

Finance products are not covered by this scheme.