INITIAL DISCLOSURE DOCUMENT

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. BSP Motor Vehicles Ltd, UNIT 2, 2A ARUNDEL STREET DERBY DE22 3PG is authorised and regulated by the Financial Conduct Authority (our registration number is 782189 as a credit broker and is included on the Financial Services Register https://register.fca.org.uk

INITIAL DISCLOSURE DOCUMENT - Consumer Credit

Your Finance Options

As an FCA-regulated credit broker we can introduce you to a limited number of lenders and their finance products which may have different interest rates and charges. We are not an independent financial advisor. We will provide details of products available from the lenders we work with, but no advice or recommendation will be made. You must decide whether the finance product is right for you.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). The lenders we work with could pay commission at different rates. However, the amount of commission we receive from a lender does not have an effect on the amount you pay to that lender under your credit agreement.

In identifying and assessing your requirements we may seek information about your personal circumstances. It is therefore important that you provide us with accurate and relevant information.

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by contacting us using the address and telephone number below. Should you remain dissatisfied, you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

As an organisation we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

To have any significant and unusual exclusions or exceptions relating to the finance agreement brought to your attention
A clear statement of price, including where applicable a breakdown of any interest charges
Details of your cancellation rights and our complaints procedure
Copies of your finance agreement documentation or information as to when these documents will be dispatched

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.

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to BSP Motor Vehicles Ltd, UNIT 2, 2A ARUNDEL STREET DERBY DE22 3PG or by telephone 01332 345198

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.