

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. **Carvender Ltd, Theydon Business Park, Hobbs Cross Road, Epping, CM16 7NY** is authorised and regulated by the Financial Conduct Authority (our registration number is **928679** as a credit broker and is included on the Financial Services Register <https://register.fca.org.uk>)

Your Finance Options

We act as an FCA-regulated credit broker and not a lender. We could introduce you to a limited number of finance providers 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 finance providers we work with, which have been selected by ourselves to meet our own commercial interests and provide our customers with good outcomes. Our services do not offer all market options, and we are only able to offer finance products from the partners on our panel; there may be better options available for you in the open market as we are not impartial, and no advice or recommendation will be made. You must decide whether the finance product is right for you therefore we do recommend carrying out your own research.

We work with the following finance partners: **MotoNovo, DSG Finance t/a Connected Car Finance, Evolution Funding, Close Brothers, Oodle** and have commercial terms in place with each partner on our panel. In the event you have acceptances with more than 1 partner on our panel, we will make you aware of this. We will always try to provide you with the best outcome we are able to from our panel, however it is always your decision which finance acceptance to proceed with.

What Will You Have To Pay Us For Our Services

We do not charge a fee for our services, however we will receive a commission for introducing you to a finance provider with whom we work with, if you proceed with an acceptance. This commission is a fixed payment or fixed percentage of the amount you finance but can vary by finance provider. This does not impact the rate or acceptance you are provided. You will be provided with full information on the amount we will receive and how this has been calculated before completing your finance agreement and you can request further information at any time.

In identifying and assessing your requirements we may seek information about your personal circumstances to pass to our finance partners, to assist them in making a decision. It is therefore important that you provide us with accurate and relevant information.

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
- The commission we receive from the finance provider will be disclosed to you before proceeding with the finance agreement
- 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.

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.

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.

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to **Carvender Ltd, Theydon Business Park, Hobbs Cross Road, Epping, CM16 7NY by telephone **0800 999 1236** or email us at london@carvender.co.uk**