

# Elm Tree Car Sales Ltd

## Initial Disclosure Document

### Information about our finance services

#### The Financial Conduct Authority (FCA)

The FCA is the independent regulator of financial services. Use this information to decide if our financial services are right for you.

#### Who are we?

We are Elm Tree Car Sales Ltd. Our registered and trading address is Metro Centre Autoworld, Wellington Road, Gateshead, Tyne and Wear, NE11 9HU. Telephone 0191 250 7057 . We are a credit broker of vehicle finance and not a lender. We are authorised and regulated by the FCA. Our Firm Reference Number (748205) you can verify this on the FCA's Register by visiting the FCA's website: <https://register.fca.org.uk/> or by contacting them on 0300 500 8082.

#### Whose products do we offer?

We are a credit broker and not a lender. To assist you with your vehicle purchase, we can introduce you to a limited number of lenders and their finance products. These may have different interest rates and charges. Occasionally, we may need to use the services of a third-party credit broker. We will advise you if this is applicable. We are not an independent financial advisor and do not make recommendations, 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.

#### Which service will we provide you with?

We will provide you with information to assist with your vehicle funding decision on: Credit Agreements: Hire Purchase & Conditional Sale.

#### What will you have to pay us for our services?

No fee. We do not charge you a fee for introducing you to a lender, but we will receive a commission from them. This will be either a fixed amount or a percentage of the amount you borrow. For regulated agreements under the Consumer Credit Act 1974, if you would like more information on the commission payable prior to you entering into the agreement, please ask. The amount of commission we receive from a lender does not influence the amount that you pay to that lender under your credit agreement.

#### What to do if you have a complaint.

Elm Tree Car Sales Ltd is committed to providing a customer experience of the highest standard, but we do understand that sometimes things can go wrong, we are committed to listening to your feedback and resolving any issues wherever we can. If you wish to complain our aim will be to resolve your complaint as quickly as possible.

Please tell us of your concerns by contacting us via:

Email: [elmtreemotors@live.co.uk](mailto:elmtreemotors@live.co.uk)

Address: Metro Centre Autoworld, Wellington Road, Gateshead, Tyne and Wear, NE11 9HU

If you are not satisfied with our response, you may refer your dispute to the Financial Ombudsman Service. Their consumer helpline is available on 0800 023 4567 or you can visit their website at <https://www.financial-ombudsman.org.uk/>.

#### Customer Declaration

I confirm that I have read and understood the Initial Disclosure Document.

Customer Signature .....

Customer Name .....

Date .....