

Initial Disclosure Document

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.

2. Whose products do we offer?

Our panel of lenders, who may be able to finance your purchase are:

Paragon Bank Plc, Aldermore Bank Plc, Close Brothers Business Finance, Liberty Leasing, Eastern Credit and Mallard Finance.

We will only introduce you to these lenders. We do not offer independent financial advice. You are under no obligation to use the financial products that we offer, other providers may offer similar products that may or may not meet your needs.

3. Which service will we provide you with?

The service we provide is on a **non-advice basis**, we will however provide you with enough product information for **you** to make a decision on an informed choice basis.

You may obtain free, independent financial advice from the Money Advice service at www.moneyadvice.org.uk.

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

You will make no payment to us for introduction to finance providers, but we may receive a payment or other benefits from the provider if you decide to enter into an agreement with them. You may ask us for details of such payments.

5. Who regulates us?

Essex Car Finance Limited is authorised and regulated by the Financial Conduct Authority. Our FCA number is 663694.

Our permitted business is permission as per FCA (to agreeing to carry on a regulated activity, Credit Broking, Debt Adjusting with no debt management activity and debt counselling with no debt management activity).

You can check this on the FCA's register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What do you do if you have a complaint?

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

- In writing: Essex Car Finance Ltd 551 Woodgrange Drive Thorpe Bay Essex. SS1 3EJ
- By phone: 07711 487029
- By email: steve@essexcarfinance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer this to the Financial Ombudsman Service.

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

8. The Data Protection Act

Essex car Finance Ltd is also governed by the Data Protection Act. This ensures any information you give to us is secure and confidential. This information may be passed to other groups and affiliated members including previously said lenders. Without this information Essex Car Finance Ltd is unable to process your enquiry. Under the data protection act you may have this information restricted or removed by telling Essex Car Finance at a later date. If you provide information and later wish to have this data restricted or removed from Essex Car Finance Ltd's records, please contact us on 07711 487029.