

## Initial Status Disclosure

## Document

#### FINANCING YOUR PURCHASE - FREQUENTLY ASKED QUESTIONS

#### Who are we?

Abberton Car Sales recognise that you always have a choice, and therefore we need to deliver an outstanding customer experience based upon an understanding of what our customer wants.

Please read this document as it may help you decide if, in addition to the purchase of your vehicle, any of our products and/or services are right for you.

Address Abberton Car Sales, Mersea Road, Abberton, Colchester, Essex. CO5 7LE & Abberton Car Sales, Layer Road, Colchester,

Essex, CO2 7JP

**Tel:** 01206 735441 & 01206 571578

**Email:** sales@abbertoncarsales.co.uk

Website: www.abbertoncarsales.co.uk

Abberton Car Sales is directly authorised by the Financial Conduct Authority (FCA) for consumer credit activities. Our Firm Reference Number (FRN) is 661249

You can check the above information on the FCA Register by visiting the FCA's website at www.fca.org.uk/register or by contacting the FCA contact centre on 0800 111 6768

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. All finance and insurance products are optional.

#### What can we do to help finance your purchase?

We are not an independent financial advisor and therefore, no advice or recommendation will be made. We will introduce you to a limited number of lenders and finance products who may be able to help finance your purchase. From our prime lenders a % of the advance may be paid to us for introducing you to them. For third party finance brokers / lenders an admin fee and or a commission may be paid to us. Please ask us for a list of finance products and the lenders we use. By providing us with your personal credit details, you will be giving us authority to submit e credit application on your behalf to our credit providers. We will only pass your details onto a subsequent credit provider if the initial application to the first credit provider is not successful. We will use a maximum of 4 credit providers and therefore, no more than 4 credit searches will be registered.

# **Insurance Products**

We can introduce you to a limited number of insurers and products. Please ask us for a list of insurers we offer insurance from.

We will advise and make a recommendation for you after we have assessed your needs. In relation to the complimentary motor insurance, we will only assist in the introduction of this product (as the introducer)

# Do you have to pay for our help?

No, you make no payment to us, however a lender may pay us commission for making an introduction of business, the commission will form part of your regular monthly payments and will accrue interest.

### What can you do if you wish to complain about our services?

If you wish to make a complaint, please contact us in the first instance by writing to us at;

By Phone: 01206 735441 By email; sales@abbertoncar	<u>rsales.co.uk</u>
, , , , , , , , , , , , , , , , , , , ,	e entitled to refer it to the Financial Ombudsman Service, free of charge. Their Time limits to refer your complaint to the Financial Ombudsman Service may
Sign:	Date:/

Customer Service Manager, Abberton Car Sales, Mersea Road, Colchester, Essex, CO5 7LE.