



Initial Disclosure Document (about our credit-broking services)

1. The Financial Conduct Authority ("FCA")

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. What products do we offer?

Culloden Car Sales Limited is a credit-broker not a lender. Culloden Car Sales Ltd is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendation, 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.

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on: • Credit Agreements –Hire Purchase, PCP.

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

No fee. You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement or insurance policy. **Lenders may pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amount lenders pay us will not affect the amount you pay under your finance agreement, all of which are set by the lender concerned. For further information on commission arrangements, please read our Finance Commission Disclosure Statement. A copy is available on our website www.cullodencarsales.co.uk**

5. Who regulates us?

Culloden Car Sales Limited is authorised and regulated by the Financial Conduct Authority. Culloden Car Sales Limited's Firm Reference Number is 672518. You can check this by contacting the FCA by telephone on 0800 111 6768 or by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register>. Our permitted business is offering credit-broking services for the purchase of motor vehicles and other services to our customers.

6. What to do if you have a complaint?

If you wish to make a complaint about how a financial product was sold to you, please contact us in writing Culloden Car Sales, 1 Barn Church Road, Culloden, Inverness, IV2 7WB, or you can telephone **01463 792211** or email craig@cullodencarsales.co.uk

A copy of our regulated complaints procedure is available upon request and a copy can be accessed on our website www.cullodencarsales.co.uk. If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

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

Please note that our credit broking activities are not covered by the FSCS.

8. Data protection

We will use your data in accordance with our Privacy Notice which is available on our website www.cullodencarsales.co.uk. A copy of the Privacy Notice is also available upon request.