

## Initial Disclosure Document

### The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. The FCA require us to provide you with a document called an 'Initial Disclosure Document' in order to detail who we are, the products & services we offer as well as what to do if you have a complaint about us. Whitehall Road Car Centre Ltd is registered in England & Wales (company number 05437660) and are authorised and regulated by the Financial Conduct Authority FRN 660831

### Whose Products do we offer?

Whitehall Road Car Centre Limited is a credit broker and not a lender. As such, we can introduce you to a limited number of finance providers who may be able to assist you subject to their own underwriting, policies and procedures. We will only introduce you to these finance providers.

### Our Service

We are not independent financial advisors. We provide a non-advised service, which means that we will give you the information only and you are required to make your own informed choice as to whether the product on offer is suitable for your needs. Any offer made to you will be based on the information and requirements you have provided as part of your application in line with Treating Customers Fairly and Consumer Duty. If at any point you believe that any offer made is not suitable, you must inform us or the dealership immediately.

### Commission Disclosure

Whitehall Road Car Centre Ltd will receive a commission payment from the finance company for introducing you as a customer. For your reassurance, all of the lenders we work with could pay a commission at different rates, however, the commission we receive does not influence the interest rate you will pay. Further details of the commission are available on request.

### Affordability

It is important that you only enter into an agreement if you can comfortably afford the repayments. You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. If, for any reasons, whether now or in the future, you believe that your ability to make the payments will be negatively affected you must make the finance company aware immediately.

## **Suitability & Understanding**

Our aim is to ensure that our service is appropriately tailored to any customer who may consider themselves vulnerable. If, for any reason, you have difficulty understanding any information and/or documentation provided to you, please advise Bright Car Finance Ltd. If you have a disability, physical or mental health condition, feel vulnerable due to a change in personal circumstances or just need extra support, please advise Whitehall Road Car Centre Ltd of this and we will do our best to help you. It is important to make sure that you have been provided with sufficient time and support to assess the information given to you and ensure the finance option offered is suitable and meets your needs and requirements. If you are at all unsure, please make Bright Car Finance Ltd aware immediately.

## **Making a Complaint**

We define a complaint as any expression of dissatisfaction, whether oral or written and whether justified or not. You can notify us of a complaint through the following channels:

**In Writing:** Whitehall Road Car Centre Ltd, 263 Whitehall Road, Leeds, LS12 6ER

**By Telephone:** 0113 2631214

**By Email:** [info@thecarfinancehub.co.uk](mailto:info@thecarfinancehub.co.uk)

If you would like to know how we handle complaints, please request a copy of our complaints handling process, or email [info@thecarfinancehub.co.uk](mailto:info@thecarfinancehub.co.uk) for more information. If we cannot resolve the complaint ourselves, you may be able to refer it to the Financial Ombudsman Service whose contact details are set out below:

### **Financial Ombudsman Service Contact Details**

**Address:** The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

**Tel:** 0800 023 4567 or 0300 123 9 123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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Registered Office: Whitehall Road Car Centre Limited, 263 Whitehall Road, Leeds, LS12 6ER

Calls may be recorded for training and quality purposes.