

## Clwydian Cars – Initial Disclosure Document

### Information about our finance and insurance services.

Clwydian,  
Rhyl Road,  
Denbigh,  
LL16 5TH.

### 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?

Clwydian 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.

### 5. Who regulates us?

Clwydian is directly authorised and regulated by the Financial Conduct Authority for consumer credit activities: our Firm Reference Number (FRN) is 663736. Clwydian Cars is a Credit Broker not a Lender. Our FCA permitted business is arranging finance products.

You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk) 6. What to do if you have a complaint.

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

In writing Clwydian Cars, Rhyl Road, Denbigh, Denbighshire LL16 5TH

By phone 01745 816720

If you cannot settle your complaint with us: You may be entitled to refer it to the Financial Ombudsman Service.

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