

Initial disclosure document

The Financial Conduct Authority is the independent regulator of financial services. The Financial Conduct Authority require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

What services do we provide?

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements or general information relating to finance products. In assessing your requirements we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you provide us with accurate and relevant information. You will not receive advice, or a recommendation from us, but we may ask questions to narrow down the selection of firms offered, from which you can more easily make your own choice if you so wish.

Whose products do we use?

As an Financial Conduct Authority regulated credit broker we can introduce you to a range of lenders who may be able to help you finance your vehicle and provide other products/services.

Do we charge for our services?

No, we do not charge fees for our broker related services. We are a commission and fee based organisation which means that we may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with us. These fees may be variable or pre-set dependent on the product and the volume that we place with the chosen supplier.

Who regulates us?

LL CARS is authorised and regulated by the Financial Conduct Authority. Our firms reference number is 829205. You can verify this on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website: <http://www.fca.org.uk/register/> or by contacting them on 0300 500 8082.

Other services we offer are not regulated by the Financial Conduct Authority however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

If you have a complaint

Please visit our contact page.