

Initial Disclosure Document (IDD)

About Us

Firm Name: Emporium Car Sales Ltd

Trading Name: Emporium Car Sales Ltd

Registered Address: [Insert address]

Company Registration Number: [Insert number]

Contact Details: [Phone / Email]

Emporium Car Sales Ltd is an introducer appointed representative for the purpose of introducing customers to finance providers for motor vehicle finance.

Our Status

Emporium Car Sales Ltd is authorised and regulated by the **Financial Conduct Authority (FCA)** as a **credit broker**, not a lender.

We act as a credit broker and not as a lender. We can introduce you to a limited number of finance providers with whom we work. We do not offer independent financial advice.

Our Role

We will:

- Explain the different types of finance products available.
- Introduce you to a finance provider.
- Assist with the application process.

The finance provider will make the final decision regarding your application and terms.

Commission Disclosure

We may receive a commission from the finance provider if you enter into an agreement. This commission may be based on:

- The amount you borrow.
- The vehicle price.
- The type of finance product.

You have the right to request information about any commission we receive which may affect the finance offered to you.

Lenders We Work With

We work with a panel of finance providers. A list is available on request.

Data Protection

We will process your personal data in accordance with data protection legislation. Your information may be shared with finance providers for the purpose of arranging finance.

For more information, please see our Privacy Policy.

Affordability

It is important that you ensure the finance agreement is affordable for you. Please consider your circumstances carefully before proceeding.

Complaints

If you wish to make a complaint, please contact:

Emporium Car Sales Ltd

[Insert complaints contact details]

If we cannot resolve your complaint, you may refer it to the **Financial Ombudsman Service (FOS)**:

- Website: www.financial-ombudsman.org.uk
- Telephone: 0800 023 4567

Important Information

Entering into a finance agreement is a serious financial commitment. Please take time to read all documentation carefully and ask questions if anything is unclear.