



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?

We act as a non-independent credit intermediary for a limited number of finance lenders and can introduce you to a limited number of finance products to assist with your vehicle purchase. The lenders we are limited to are: Barclays Partner Finance, Alpha Financial Services, Close Bros Motor Finance, Blue Motor Finance, Northridge, Moneyway, First Response, The Car Finance Co, Marsh Finance. The finance products we are limited to are detailed below:-

Hire Purchase and Personal Contract Purchase (PCP)	Conditional Sale and Lease Purchase (if applicable)
Personal Loan	Business & Personal Contract Hire -

Occasionally, we may need to use the services of a credit broker. We will advise you of this if applicable.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for:

Credit Agreements – Hire Purchase, Conditional Sale, PCP, Personal Loan, Business & Personal Contract Hire

4. What will you have to pay us for our Finance and \ or Insurance Services?

No fees apply

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. Please note that we may receive payment(s) or other benefits from the finance provider if you decide to enter into an agreement with them.

5. Who regulates us?

Autochoice Car Sales (UK) Limited is authorised and regulated by the Financial Conduct Authority, FRN: 672717. All finance is subject to status and income. Written quotation on request. We act as a credit broker not a lender. We work with a number of carefully selected credit providers who may be able to offer you finance for your purchase. We are only able to offer finance products from these providers.

You can check this on the FCA Register by visiting the www.fca.org.uk or by contacting the FCA direct on 0300 500 8082.

6. What to do if you have a complaint

It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact Autochoice Car Sales (UK) Limited at 429 Fletchamstead Highway Coventry West Midlands CV4 9BY. If we are unable to resolve your complaint satisfactorily, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). Further information is available by calling the FOS on 0845 080 1800 or at <http://www.financial-ombudsman.org.uk>

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations for any insurance products you purchase. This depends on the type of business and the circumstances of the claim. General Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory forms of insurance (e.g. Motor Insurance) are covered for 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. Please note - finance products are not covered by this scheme.

8. Data Protection

We use information about you to process your order, supply or manage your product / service and for marketing. We may share your information with finance and insurance companies, credit reference agencies and other companies for use in credit and insurance decisions, for fraud prevention and to pursue debtors. In connection with vehicle purchases, we may also share your information with the manufacturer, warranty provider or DVLA for ownership, warranty, service and safety related matters. We would like to send you information about our own products and services by post, telephone, email and SMS and to share your information with our selected business partners so that they may send you information about their products and services by post, telephone, email and SMS. If you DO NOT agree to your information being used in this way, please let us know by contacting the Data Controller at: Autochoice, 429 Fletchamstead Highway, Coventry, CV4 9BY
