

**BELLBOY CARS LTD**

**INITIAL DISCLOSURE DOCUMENT**

The Financial Conduct Authority is the independent watchdog that regulates financial services. It requires us to give you this document to help you decide if our services are right for you.

**Who Are We**

Bellboy Cars Ltd. Our Registered address is Love Lane Farm, Betchton, Sandbach, Cheshire, CW11 2TT. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is **919413**. Our Company Registration number is **07894899**. Our VAT registration number is **198 177 357**. Our Information Commissioners Office registration number is **ZB008458**. Bellboy Cars Ltd is a credit broker, not a lender. Our permitted business is the supply of finance products connected with the purchase of your motor vehicle. You can check this on the Financial Services Register by visiting the FCA’s website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on **0300 500 0597**.

**What we do**

Bellboy Cars Ltd is a Credit Broker, not a lender. We can introduce you to a limited group of carefully selected Credit Providers who may be able to offer you finance for your purchase. We are only able to offer a range of finance products from these providers, which may be suitable for you and we will explain the key features of these products to you. We are NOT Independent financial advisors. No advice or recommendation will be made. You must decide whether the finance product is right for you.

**What you are charged**

Each credit provider may have different interest rates and charges. We do not charge you a fee for our service. Rates will be either fixed based on the lender or based on your credit score. Fixed rates are determined by our contractual agreements and we cannot change this rate. Credit score-based rates are pre-set, but are also linked to your individual credit rating. Typically, the higher your credit-score, the lower the APR you will receive from a credit provider. Also the age of the vehicle and the loan amount may affect the APR. We will receive payment from the credit provider for introducing you to them, the amount received could vary by credit provider, the credit providers we work with could pay commission at different rates, the commission received is either a fixed fee or a percentage of the amount you borrow and the term the loan is borrowed over. This means the more you borrow the more we may be paid, details of amounts available on request.

**Our commission will NOT influence the amount you will pay under your credit agreement.**

**Customer Care, Dispute, Resolution and Complaints**

We work hard to ensure that the Finance Services we offer are fair and that communication to our customers is clear and not misleading.

However, if you are unhappy please contact us by one of the following methods:

**In writing** – James Bell (Director)  
Bellboy Cars Ltd  
Love Lane Farm  
Betchton  
Sanbach  
Cheshire  
CW11 2TT

**E-mail** – [sales@bellboycars.co.uk](mailto:sales@bellboycars.co.uk)

We will answer any complaint as quickly as possible but always within eight weeks.

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

Signed by the Purchaser .....

Print Name .....

Date .....

Vehicle Registration Number .....