

## **Initial Disclosure Document**

Please read the important information below which explains our services and charges and how we use your information. The information is used to decide whether our services are right for you.

### **About us:**

Lucky Dale Cars Ltd is a limited company registered in England and Wales at the registered address:  
79 Morland Road  
Croydon  
CR0 6HA

### **Who regulates us?**

Lucky Dale Cars is authorised and regulated by the Financial Conduct Authority. Lucky Dale Cars Ltd are trading as a credit broker and not a lender. Our FCA number is: 752718 and is assigned to our business on the FCA Register.

You can check these details on the Financial Conduct Authority website.  
<http://www.fca.org.uk> or by contacting the FCA directly on: 0800 111 6768

### **Finance:**

We are able to introduce you to a limited number of lenders, while providing details of finance products available. We will not charge a fee for an introduction, but, we will typically receive commission from the lender. Lender's commission may vary. The commission received does not influence the interest rate you pay. For questions about commission, please speak to us, Lucky Dale Cars Ltd, 79 Morland Road, Croydon CR0 6HA.

Representative finance examples are for illustrative purposes only. Finance is subject to status and credit acceptance. Terms and Conditions apply. Available to 18s and over & UK residents only. Guarantees and/or indemnities may be required. Excess mileage and damage charges may apply when vehicle returned.

The FCA expects regulated firms to ensure that customers are aware of the existence and amount of any commission before the credit agreement is entered into, if any of the following apply:

- From the customers perspective, the commission could have unduly influenced the broker into recommending or offering a particular product.
- Knowing about the existence or amount of the commission would materially impact the customers decision in entering into the credit agreement.
- The customer has formally requested details of the commission

The lender will inform you directly of any fees and charges applicable to you. Prior to you signing any formal credit agreement with them.

The commission for your finance is :

### **The information you provide to us:**

You must take reasonable care to ensure that all information that you, or anyone acting on your behalf, provide us with verbally and or in writing when arranging a credit agreement is true and accurate, as

failure to do so could result in your regulated credit agreement with a third-party credit provider being void. If false or inaccurate information is provided and fraud is identified, details will be passed onto fraud prevention agencies to prevent fraud and money laundering.

If you wish to receive details of the relevant fraud prevention agencies, we and other organisations may use, this can be requested by emailing: luckydalecars@gmail.com

If you are in doubt about what you need to tell us, please contact us.

### **How we use your data:**

Your personal data is held in accordance with the Data Protection Act 2018. Some or all of your information collected by us will be recorded electronically and may be shared with our carefully selected panel of lenders and brokers.

Your personal data will only be processed under the agreed authorisation you have provided us with. Further information regarding how we use your data is detailed within our Privacy Notice which will have been issued to you via email and can also be requested in writing.

### **Affordability:**

Before you enter into any financial agreement with any of our credit providers, please ensure that you have considered your personal circumstances and ability to afford to repay the amount of credit that you apply for, for the term of your agreement.

### **Right to Withdraw:**

You have the right to withdraw a regulated credit agreement within 14 days of signing. After this point, your rights may be affected, and fees and charges may be added by your credit provider.

To discuss withdrawing from the finance within the first 14 days, You will need to contact your finance provider. This information can be provided by Lucky Dale Cars Ltd upon request.

### **How to make a complaint:**

We always aim to ensure that all our customers are completely satisfied and happy with the services that we provide, however if in the event you have any cause to raise a complaint you can inform us either in writing, via email or by telephone.

Any complaint regarding any finance element of the transaction to be forwarded by email to the finance house directly, details regarding the finance house can be provided upon request, these are not to be logged on to Lucky Dale Cars LTD complaints log.

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

In writing: Lucky Dale Cars Ltd, 79 Morland Road, Croydon, CR0 6HA.

Via email: luckydalecars@gmail.com

By phone: 07519098028

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, Exchange Quay, London, E14 95R

We acknowledge and reply to all complaints made within 5 working days. We aim to resolve all complaints within 60 days, we will provide updates at 14 days, 30 days, 45 days, and closure by 60 days.

**Name:**

**Signature:**

**Date:**