

## **Initial Disclosure Document (IDD)**

### **About Our Services**

#### **Peverel Car Company Ltd**

Company Registration No: 13774665

Registered Office: **1 Maldon Road, Hatfield Peverel, Chelmsford, England, CM3 2HW**

Tel: 01245 921 090

Email: [sales@peverelcarcompany.co.uk](mailto:sales@peverelcarcompany.co.uk)

Website: [PeverelCarCompany.co.uk](http://PeverelCarCompany.co.uk)

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### **The Financial Conduct Authority (FCA)**

Peverel Car Company Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Firm Reference Number is 965141. You can verify this by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting them directly on 0800 111 6768.

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### **Our Services**

We are a credit broker and not a lender. We can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. We are not an independent financial advisor, and therefore any finance products we offer are not based on a fair analysis of the market.

We will receive a commission or other benefits for introducing you to one of our finance partners. This may be a fixed fee or a percentage of the amount you borrow. This does not affect the rate you pay.

You are not obliged to use the finance we offer, and you may use an alternative provider.

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### **What Products Do We Offer?**

- Hire Purchase (HP)
  - Personal Contract Purchase (PCP)
  - Conditional Sale
  - Personal Loan
  - Warranty & Breakdown Products
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### **Affordability & Suitability**

It is important that you assess whether any finance product is suitable and affordable

for your circumstances. We will provide you with enough information to make an informed decision but will not provide independent advice or recommendations.

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### **Complaints**

If you are dissatisfied with any part of our service, you can make a complaint to:

**Peverel Car Company Ltd**

sales@peverelcarcompany.co.uk

We will acknowledge your complaint promptly and aim to resolve it as quickly as possible. If we cannot resolve your complaint to your satisfaction, you may refer the matter to the Financial Ombudsman Service (FOS).

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Call: 0800 023 4567

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### **Data Protection**

We are registered under the Data Protection Act 2018. We take your privacy seriously and only process your personal data to provide our services and fulfil our legal obligations.

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