



Road Ready Automotive Ltd – Commission Disclosure

This document provides important information about the commission we receive when you take out a regulated finance agreement arranged through Road Ready Automotive Ltd. It is designed to be clear and easy to understand.

Credit Broking Role

We are a credit broker and not a lender. We are authorised and regulated by the Financial Conduct Authority (FCA) for credit broking activities. We help customers explore and arrange regulated finance as a way to purchase vehicles, but we do not provide credit ourselves.

When you choose to proceed with a finance option, we will introduce you to a regulated broker, currently **Octane Finance**, who works with a panel of lenders. The actual finance agreement is between you and the lender.

No Customer Fee

Road Ready Automotive Ltd does not charge you any fee for our role in introducing you to a finance provider. There is no direct cost to you for our consumer credit services.

Commission Payments

When you enter into a regulated finance agreement with a lender introduced through Octane Finance, Road Ready Automotive Ltd receives commission from the lender or broker. This commission is paid to us by the lender.

The commission we receive may differ between lenders and products and is usually calculated as a fixed amount or as a percentage of the amount financed. The commission we receive does not affect the rate, the monthly payments, or the total amount you pay under your finance agreement.

Disclosure and Transparency

We will clearly disclose to you:

- That we receive commission
- The nature and basis of the commission
- That you may request the expected amount of commission specific to your finance agreement

This disclosure will be provided before you enter into the finance agreement, both verbally and in writing.

Your Choice

You are under no obligation to take finance with any particular lender or product. You are free to:

- Choose another finance provider
- Pay by alternative means
- Take independent advice before proceeding

We encourage you to take your time and ask questions, so you fully understand any product you select.

Further Information

If you would like further details about the commission we receive for a specific finance product, please ask us and we will provide this information.

Contact Information

Road Ready Automotive Ltd

Masbrough Street, Rotherham, S60 1ER

Telephone: 01709 940 940

E-mail: admin@roadreadyautomotive.co.uk

Website: www.roadreadyautomotive.co.uk

Customer signature:

Date: