



ROAD READY AUTOMOTIVE LTD

Initial Disclosure Document:

Credit-Broking Services

1. The Financial Conduct Authority (FCA) The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. **Whose products do we offer?** Road ready automotive LTD is a credit-broker not a lender. We have relationships with a number of lenders which could include preferential terms such as a requirement to submit an application to them first or exclusively. We can introduce you to a limited number of finance providers and a limited number of financial products to assist with your purchase of our goods and services. We Exclusively work with a with Octane Finance. We will provide you with details of our lenders and/or our credit broker partners on request. Our financial products vary from time to time but may include Hire Purchase, Conditional Sale, Fixed Sum Loan (Personal Loan), and Personal Contract Purchase ("PCP"). All finance is subject to status. Terms and conditions apply.

3. **Which service will we provide you with?** You will not receive advice or a recommendation from us in relation to the financial products that we offer. We will provide you with information but you will have to make your own choice about how to proceed. We operate an information only sales process (non-advised). We do not use a panel of lenders although Octane finance do so. If you are not eligible and/or your finance application is declined, you will receive communication from octane finance. When arranging finance for you, we do not act for you in any capacity and we are not your agent. We do not act as your finance broker, we do not conduct a fair analysis of the market and we do not provide financial advice, (therefore there may be more favourable finance available from alternative providers). Please seek your own independent legal or financial advice prior to entering into a credit agreement if this is required. Whilst we believe that our finance terms are competitive, we offer no guarantee that the APR offered to you is the most competitive in the open market. Please make your own enquiries in this regard.

4. What will you have to pay us for our services? We do not charge you any fees for our credit-broking services. We typically receive a commission from the lender for arranging finance for you (a fixed amount or a percentage of the amount borrowed). The APR offered to you by the lender is not affected in any way by any commission payment or other remuneration that we may receive, but more favourable finance terms may be available to you from alternative lenders. For further information on commission arrangements, please read our Finance Commission Disclosure Statement. A copy is available on our website or can be sent directly to you.

5. Who regulates us? Road Ready Automotive LTD is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is You can check this by contacting the FCA by telephone on 0800 111 6768 or by visiting the FCA's website <https://www.fca.fca.org.uk/firms/financial-services-register>. Road Ready Automotive LTD has a number of limited permission firms and/or Appointed Representatives within its group who conduct credit-broking activities. A full list of these companies is available to view on its website www.roadreadyautomotive.co.uk or upon request. Our permitted business is offering credit-broking services for the purchase of motor vehicles and other services to our customers.



ROAD READY AUTOMOTIVE LTD

6. What to do if you have a complaint? If you wish to make a complaint about how a financial product was sold to you, please contact us in writing at Road ready automotive, Masborough street, Rotherham, S60 1ER. Telephone 01709 940940 or email at Admin@roadreadyautomotive.co.uk. A copy of our regulated complaints procedure is available upon request and a copy can be accessed on our website www.roadreadyautomotive.co.uk. If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

7. Are we covered by the Financial Services Compensation Scheme ("FSCS") Please note that our credit broking activities are not covered by the FSCS. 8. Data protection We will use your data in accordance with our Privacy Notice which is available on our website www.roadreadyautomotive.co.uk A copy of the Privacy Notice is also available upon request. Initial Disclosure Document.