

M4 Self Drive Ltd Trading As Swindon Car & Van

Initial Disclosure Document

Swindon Car & Van are authorised and regulated by the Financial Conduct Authority under FRN 657718

We are a Credit Broker not a Lender. We have relationships with a number of lenders which could include commercial arrangements under which we are required (or have an incentive) to refer you to a particular lender first. These commercial arrangements and the commission we receive from lenders means we will not be able to give you impartial information or advice about entering into a finance agreement with a particular lender.

We will provide details of products available from the lenders we work with, but no advice or recommendation will be made.

You must decide whether the finance product is right for you. We do not charge you a fee for our services.

Whichever lender we introduce you to we will receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). The lenders we work with could pay commission at different rates. You will be advised of the full amount we will receive before you sign your agreement, however the amount of commission we receive from a lender does not have an effect on the amount you pay to that lender under your credit agreement.

You may be able to obtain finance for the purchase from other lenders and we encourage you to seek alternative quotations.

We are committed to treating customers fairly whilst ensuring our products and services are suitable for their needs.

Please note, if you have any health issues, difficulty understanding information or there are any recent life events that could affect your ability to fully understand the information and documentation presented, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is advisable for you to have someone you know, help you make your decision. You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations.

Your credit rating could be adversely affected if you do not keep up with your payments. This could make it harder for you to obtain credit in the future and/or make it more expensive.

If you wish to register a complaint, please contact us in writing at darren@swindoncarandvan.co.uk or by registered post at 1B Station Road, Swindon SN1 2BD. You can also contact us via phone on 01793509310.

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If you cannot resolve a complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Throughout the process of administering services for you, we will need to collect personal information from you and pass this information to one or more third party organisations in order for them to supply any service you request. This may include passing this information to one or more potential lenders or credit brokers to enable them to make a credit decision. These lenders may use your information to conduct an affordability and credit worthiness assessment and will do so using the consent given by you.