

INITIAL DISCLOSURE

About our finance & Insurance services

1. The Financial Conduct Authority (FCA) Lane Pearson Registered number (667380)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We act as a non-independent credit intermediary for a limited number of finance lenders and can introduce you to a limited number of finance products to assist you with your vehicle purchase. The lenders we are limited to: Motonovo Finance Ltd, Evolution Funding Limited, Santander Consumer Finance Limited, Close Brothers Limited trading as Close Brothers Motor Finance and Warranty companies.

The finance products we are limited to are detailed below:

- Hire Purchase and Personal Contract Purchase (PCP)
- Conditional Sale and Lease Purchase (if applicable)
- Personal Loan – Not applicable
- Business and Personal Contract Hire
- We do not offer insurance products

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for:
- Credit Agreements** – Hire Purchase, Conditional Sale, PCP, and Personal Contract Hire
 - Non-Regulated Products** – Extended Warranty and Roadside Assistance, Paint & Fabric Protection

4. Commission Disclosure

- No fees apply

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement. Please note that we receive payment(s) or other benefits from the finance provider if you decide to enter into an agreement with them. This may differ between different funders and does not have an impact on the interest rate that is offered.

5. Who regulates us?

Lane Pearson Automotive Group Limited is regulated by the Financial Conduct Authority

Our FCA Permitted business is arranging finance products.

You can check this on the FCA Register by visiting www.fca.org.uk or by contacting the FCA direct on 0800 111 6768.

6. What to do if you have a complaint

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

In writing to: Andy Lane, Managing Director, Lane Pearson Automotive Group Ltd, Wyck Beck Rd, BRISTOL BS10 7JE

By phone: 0117 959 3773

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.