

Anthony Motors Initial Disclosure Document

About our insurance services:

Anthony Motors Limited, Llanbadarn Road, Aberystwyth, Ceredigion, SY23 3QP.

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Anthony Motors Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 308494. Our permitted business is Motor Traders. You can check this on the FCA's register by visiting the FCA's website www.fsa.gov.uk/register/firmSearchForm.do or by contacting the FCA on 0800 111 6768.

Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

Finance

As an FCA regulated credit broker we can introduce you to a selected group of lenders (see below) who may be able to help you finance your purchase. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

VW Financial Services - Ford Credit Europe - Mann Island Finance – DSG Financial Services

You don't have to pay us for our service, but a funder or broker we work with may pay us for introducing you to them. Different funders/brokers may pay us different amounts but it will typically be based on a fixed percentage of the amount borrowed. This percentage may vary according to different factors, for example: the amount of credit; the age or type of vehicle; the type of finance product; or the funder's assessment of the risk of lending. Special offers may also be available from time to time for a limited duration. These may be provided by one or more of our funders or brokers and we may receive different commission amounts for introductions made during the offer period. For your reassurance, we are not able to change the interest rate you pay in order to receive more commission from a particular broker or funder. Although rates and commissions may vary between our finance partners, our aim is always to secure finance from them which is appropriate to your circumstances and at the lowest interest rate available.

If we are successful in obtaining an offer of finance for you and you would like to know the amount (or likely amount) we would receive if you decided to go ahead with the agreement and how that amount has been calculated, please contact us using the details in this document. We may or may not receive commission from finance providers should you decide to enter into an agreement with them.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required

Insurance

Anthony Motors Limited offer products from a range of insurers for GAP, Return To Invoice, Vehicle insurance and Extended Warranty. Details of insurers may be provided on request.

We do not charge fees for arranging insurance, we may or may not receive a commission from the product provider. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

Basis of our Service

Finance / Insurance

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

Your Protection

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning Justin Manley, Anthony Motors Limited, Llanbadarn Road, Aberystwyth, Ceredigion, SY23 3QP;

justin.manley@anthony.volkswagen.co.uk; (01970) 626666. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. Web address <http://www.financial-ombudsman.org.uk/> You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please ask us