Initial Disclosure Document

About This Document

This Initial Disclosure Document aims to provide you with important information about our role as an IAR (Introducer Appointed Representative) and the services we offer in relation to finance introductions. Please take the time to read this document carefully and let us know if you have any questions or require further clarification. The Financial Conduct Authority (FCA) is the independent regulator of financial services and requires us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint.

Who Regulates Us

Ben Fewtrell-Bolton t/a Chichester Caravan North are an Introducer Appointed Representative (IAR) (FRN 1029888) of Auto Finance Online Ltd (FRN 832181). We are authorised and regulated by the Financial Conduct Authority (FCA) to introduce customers to Auto Finance Online Ltd for the purpose of obtaining finance. Auto Finance Online Limited is authorised and regulated by the Financial Conduct Authority FRN 832181. You can check this on the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0300 500 8082.

Our Products And Services

As an IAR, we do not provide finance ourselves, nor can we speak to you on behalf of the broker regarding finance options. We act solely as an intermediary, connecting you with Auto Finance Online Ltd who specialise in finance. Auto Finance Online Ltd will issue you with their own version of this document when you make an application, detailing the products and services that they offer. You can also see this at https://www.autofinanceonline.co.uk/initial-disclosure-document/

Fees

We do not charge a fee for the introduction to Auto Finance Online Ltd and Auto Finance Online Ltd does not charge a fee for the introduction to the finance provider.

Commission Disclosure

Auto Finance Online Ltd will receive a commission payment from the finance provider if you decide to enter into an agreement with them; Ben Fewtrell-Bolton t/a Chichester Caravan (Bromsgrove) will then receive a commission from Auto Finance Online Ltd; the nature of both commissions is either a fixed fee or a percentage of the amount you borrow. All the lenders pay commission at different rates, however, the commission received does not affect the amount you will pay under your finance agreement. The amount of each commission payment will be disclosed to you by Auto Finance Online Ltd.

Suitability And Additional Support

Auto Finance Online Ltd aims to support and tailor their service appropriately to those customers who may be particularly vulnerable due to their current circumstances or recent life events. If you have a disability, physical or mental health condition, feel vulnerable due to a change in personal circumstances, or just need extra support, please let an Auto Finance Online Ltd agent know and they will do their best to help you.

Complaints

If the complaint is in relation to the vehicle purchased, please contact us directly:

- Phone: 01527 831515
- Post: Chichester Caravans, Worcester Road, Upton Warren, Bromsgrove, B61 7EX
- E-mail: bromsgrove@chichester-caravans.co.uk

If the complaint is in relation to the finance, you can contact Auto Finance Online Ltd:

- Post: The Church, Mobberley Road, Wilmslow, SK5 9NT.
- Phone: 01625 460 454
- E-mail: sqd@autofinanceonline.co.uk