



## **Initial Disclosure Document** (about our 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?**

Marshall Motor Group Limited is a credit-broker not a lender.

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 have pre-arranged contractual relationships with a number of brand finance providers and with Santander Consumer Finance (UK) Limited. In some circumstances we may use the services of an external credit broker Evolution Funding Limited to secure an offer of finance for you. 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), Personal Contract Hire (“PCH”) 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 act as agent for the lender when operating our credit-broking and credit intermediary services under pre-arranged contractual arrangements. We do not use a panel of lenders although Evolution Funding Limited may do so.

If you apply for finance with our brand finance provider and either you are not eligible and/or your finance application is declined, we will (with your consent) apply to Santander Consumer Finance (UK Limited). If you are not eligible and/or your finance application is declined with Santander, then we will utilise the services of Evolution Funding Limited (with your consent).

We usually present two financial products from the same lender to you. We do not offer a range of financial products or offers to choose from.

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. 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 may receive a commission or other benefit from the lender for arranging finance for you. This may be a fixed amount or a percentage of the amount that you borrow. The interest rate and/or APR offered to you is not affected or influenced by the commission that we receive.

For further information on commission arrangements, please read our Finance Commission Disclosure Statement. A copy is available on our website [www.marshall.co.uk](http://www.marshall.co.uk).

#### 5. Who regulates us?

Marshall Motor Group Limited is authorised and regulated by the Financial Conduct Authority. Marshall Motor Group Limited's Firm Reference Number is 310503.

You can check this by contacting the FCA by telephone on **0800 111 6768** or by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register>.

Marshall Motor Group Limited 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.marshall.co.uk](http://www.marshall.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.

#### 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 Marshall Motor Group, The Quorum, Barnwell Drive, Cambridge, CB5 8RE, or you can telephone **01254 506656** or email [regulatedcomplaints@marshall.co.uk](mailto:regulatedcomplaints@marshall.co.uk).

A copy of our regulated complaints procedure is available upon request and a copy can be accessed on our website [www.marshall.co.uk](http://www.marshall.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](http://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.marshall.co.uk](http://www.marshall.co.uk). A copy of the Privacy Notice is also available upon request.