

# INITIAL DISCLOSURE DOCUMENT

## **Who regulates us?**

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with an Initial Disclosure Document to help you decide if our services are right for you. This document provides information about Nationwide Vehicle Contracts Limited, the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint, and details about the Financial Services Compensation Scheme.

## **What products do we offer?**

Car Station limited offer products and services from a range of Finance and Leasing Companies, UK Vehicle Dealerships and Product Providers with whom we have commercial agreements in place. We are a commission and fee based organization which means that we receive commission and fee payments for business introductions and providing our services. We will receive financial remuneration which may be variable or pre-set dependent on the product and the volume that we place with that organization.

## **Which service will we provide for you?**

### **Our Finance Services:**

For the provision of finance, Car Station Ltd. is authorized and regulated by the Financial Conduct Authority, firm reference number 815974 and are permitted to advise on and arrange consumer credit contracts. As an FCA regulated Advisors, we can introduce you to a limited number of lenders and leasing companies (a list is available on request) who may be able to help you finance your vehicle purchase or provide vehicle leasing solutions. This group of lenders and leasing companies provides us with a range of products which may be suitable for your vehicle purchase or leasing requirements. We will explain the key features of those products to you and make a recommendation based on affordability which is suitable for your demands and needs at the time it is made. We are not Independent Financial Advisers and so are unable to provide you with independent financial advice. There are also other sources of finance which you may wish to investigate. We may receive a commission payment (s) or other benefits from finance providers should you decide to enter into a finance agreement with them via us.

### **Our Insurance Services:**

At present we do not offer any insurance products.

## **What to do if you have a complaint**

If you wish to make a complaint please contact Car Station Limited by telephone or in writing by referring to our complaints procedure. To register a complaint contact us by either:

*Car Station Ltd.*

30 Bower Hill, Epping ESSEX. CM16 7AD

### *Contact*

Call us : 01992 946258

MOB : 07823 386651

Email : sales@carstationuk.com

