

Top Gear Stoke Limited T/A TGS Carsales acts as a credit broker and not a lender & we are not an independent financial advisor. We are Authorised & Regulated by the FCA (Financial Conduct Authority) & our FCA Number is 714859. We are a registered company & our Registration Number is 0947237 & we are ICO accredited & our ICO Number is ZA581303

We can introduce you to a limited number of carefully selected lenders and their finance products, which may have different interest rates and charges. We are not an independent financial advisor; we will provide details of products available from the panel of lenders that we work with, but no advice or recommendation will be made. You must decide whether the finance product is right for you & your circumstances.

We do not charge you a fee for our services & whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow).

The lenders we work with could pay commission at different rates, however the amount of commission that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement.

Finance products offered include Hire Purchase / Conditional Sale, Personal Contract Purchase & Lease Purchase. All offers and credit is subject to status, terms and conditions & applicants must be 18 years or over

External Finance - If you use an external finance company to pay for your car, there will be an external finance admin fee of £250 to cover administration costs.

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. You can also find information about referring a complaint to the Financial Ombudsman Service (FOS) at [financial-ombudsman.org.uk/](https://www.financial-ombudsman.org.uk/)