

1. Purpose of the IDD

This document explains the regulations that govern finance agreements which Junction Autopark follows to help you finance your purchase. Please read it along with the other pre-contract information provided to you before signing your finance agreement. Use this information to decide if our services are right for you.

The Junction Autopark brand is made up of two legal entities which share this website. The site that you purchase a vehicle from determines the legal entity that you will be transacting with. If you decide to proceed with a finance application, an IDD specific to that legal entity will be provided to you. However, all information is provided in this document for administrative convenience. The legal entities that make up the Junction Autopark brand are:

Entity	Autopark Limited	Ian Thomson T/A Junction Autopark
Address	Tremarl Industrial Estate, Llandudno Junction, LL31 9PL	38 Chester Road, Winsford, CW7 2NQ
Firm Reference Number	803893	726321
Registered Company Number	09412798	N/A

For the purposes of this document, “Junction Autopark” will refer to both legal entities: Autopark Limited, and Ian Thomson T/A Junction Autopark.

2. Who regulates us?

Both entities in the Junction Autopark brand are directly authorised and regulated by the Financial Conduct Authority for consumer credit and insurance distribution activities. Our Firm Reference Numbers can be found in the table above. Our FCA permitted business is the arranging of consumer credit agreements. You can check this on the FCA Register by visiting the FCA web site at www.fca.org.uk.

3. Whose products do we offer?

Junction Autopark is a credit broker, not a lender. Our approach to financing vehicle sales is to use the strong relationship we have with Motion Finance 2017 Limited and we will introduce you to them to source finance products from a panel of lenders and intermediaries to assist with your vehicle purchase. We are not an independent financial advisor and do not make recommendations. However, we will provide you with information on products which may suit your requirements based on information you disclose to assist you in making an informed decision on your purchase. You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations.

4. What services will we provide you with?

We will provide you with information to assist with your funding decision on:

Credit Agreements – Hire Purchase, Conditional Sale, Personal Contract Purchase, Lease Purchase, Personal Loan.

5. Will you have to pay for our finance services?

No, you make no payment to us. Instead, the broker we introduce you to will pay us a commission for introducing you to them. The amount of commission Junction Autopark earns, and Motion Finance will earn will be shared with you before the agreement is funded, you will have the opportunity to decline to proceed on this basis, however this may mean that you need to arrange alternate financing for your vehicle purchase. Different lenders or intermediaries pay different amounts for such introductions. The commission we receive is either a fixed fee or calculated as a percentage of your loan advance and may vary depending on the finance product, the amount you borrow and the term the loan is borrowed over. This may also mean that the more you borrow the larger the amount that we will receive. However, the amount of commission that we receive from the broker is pre-determined and cannot be changed.

6. What to do if you have a complaint

If you wish to register a complaint, you can do so by contacting the dealership that you have been transacting with. However, for convenience Junction Autopark has appointed a single point of contact for complaints, who you can contact at the following details:

by writing to Compliance Manager, Autopark Limited, Ffordd Maelgwyn, Tremarl Industrial Estate, Llandudno Junction, LL31 9PL

by phone on 01492585000

by email at scott.kingsley@junctionautopark.co.uk

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk

7. Where can I read your privacy policy?

You can read a copy of our privacy policy at <https://www.junctionautopark.co.uk/privacy-policy/>

8. Disclaimer

By making this application you agree that:

Searches will be carried out against you with licensed credit reference agencies and those agencies will retain a record of this information for other lenders/agencies to see.

The information provided on this application may be passed on to one or more lenders who may also conduct searches with one or more credit reference agencies. This information may also be used for occasional debt tracing. You have a right to receive a copy of the information a lender/agency holds about you if you apply to them in writing and pay a fee.

The personal information collected will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected you could be refused certain services, finance or employment. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by reading our Privacy Notice or contacting the lender's customer services team.