Initial Disclosure Document

What is an Initial Disclosure Document?

As the independent regulator of financial services, the Financial Conduct Authority (FCA) mandates that we furnish you with an 'Initial Disclosure Document.' This document encompasses details about our organisation, the range of products we offer, the services we will provide, our service fees, our regulatory authority, and the steps to follow in the event of a complaint.

WVC Vehicle Solutions Ltd Initial Disclosure Document

WVC Vehicle Solutions Ltd are authorised and regulated by the Financial Conduct Authorised under RFN 663192. WVC Vehicle Solutions Ltd is authorised as a credit broker, not a lender. We are committed to treating customers fairly whilst ensuring our products and services are suitable for their needs.

We have relationships with a number of lenders which could include commercial arrangements under which we are required (or have an incentive) to refer you to a particular lender first. These commercial arrangements and the commission we receive from lenders means we will not be able to give you impartial information or advice about entering into a finance agreement with a particular lender"

You may be able to obtain finance for the purchase from other lenders and we encourage you to seek alternative quotations.

We, WVC Vehicle Solutions Ltd, may receive a commission payment for introducing you to a lender. You may request the disclosure of this amount.

We, WVC Vehicle Solutions Ltd, may receive a commission payment for introducing you to a lender. This could be a fixed amount or a fixed % of the lend. You may request the disclosure of this amount.

Please note, if you have any health issues, difficulty understanding information or there are any recent life events that could affect your ability to fully understand the information and documentation presented, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is advisable for you to have someone

you know, help you make your decision. You should access the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations.

Your credit rating could be adversely affected if you do not keep up with your payments. This could make it harder for you to obtain credit in the future and/or make it more expensive.

If you wish to register a complaint, please contact us in writing at sales@wvc.co.uk or by post at Felstead Manor, Long Lane, Stanwell, TW19 7AN. You can also contact us via phone on 01784256255.

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If you cannot resolve a complaint with us, you may be entitled to refer it to the financial ombudsman service, In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Throughout the process of administering services for you, we will need to collect personal information from you and pass this information to one or more third party organisations in order for them to supply any service you request. This may include passing this information to one or more potential lenders or credit brokers to enable them to make a credit decision. These lenders may use your information to conduct an affordability and credit worthiness assessment and will do so using the consent given by you.

T: 01784 777111

WWW.WHEELSVANCENTRES.CO.UK

COMPANY NUMBER: 03844666

VAT NUMBER: 743 988 088