



A Hussain Motors Ltd

67 London Road, Sandy, Bedfordshire,,

SG19 1DH

My Next Car

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

If you want finance, we act as a credit broker and not as a lender. We are not an independent financial advisor and do not act for you. We will not give you any advice or recommendations. It is up to you to decide whether the agreement we offer to you is suitable for your needs.

We can only make introductions to a limited number of lenders (which we explain below). Each may offer different finance products (for example, CONTRACT HIRE, HIRE PURCHASE, LEASE PURCHASE, PERSONAL CONTRACT HIRE, PERSONAL CONTRACT PURCHASE (PCP)). We have different arrangements with each of those lenders meaning the offer of finance we tell you about may be influenced by those arrangements (meaning we may choose one option over another because it suits us). We are paid different amounts of commission depending on who we introduce you to.

- ✓ We work with the following lenders with the following commission models:
- First Response Finance - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
 - Fundi Finance - Rate for Risk / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
 - MotoNovo Finance - Rate for Risk / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
 - Oodle Finance - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model

We also work with the following credit brokers who have access to other lenders. Those other credit brokers and their commission models are:

- Anglo Scottish Asset Finance - Rate for Risk / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
- Evolution Funding - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model

There may be other providers who offer similar finance. You may be able to arrange your own finance, however we are not obligated to accept third-party arrangements so please check with us first as we may charge an additional fee. You may be able to get a better deal by shopping around. You therefore need to make up your own mind before entering into any finance agreement. You should ask all of the questions you want to ask before entering into any finance agreement.

3 Which service will we provide you with?

- ✓ We will review suitable finance products for you after we have assessed your needs for;
- CONTRACT HIRE, HIRE PURCHASE, LEASE PURCHASE, PERSONAL CONTRACT HIRE, PERSONAL CONTRACT PURCHASE (PCP)

You are not obliged to agree with our recommendations or to make any purchase of a finance product. You may obtain free, unbiased guidance from the Money Advice Service at www.moneyadviceservice.org.uk or Your Impartial Guide to Car Finance at www.financingyourcar.org.uk.

4 What will you have to pay us for this service?

- ✓ If we introduce you for a finance product, you'll make no payment to us.

Instead, we will usually receive a commission from the lender or credit broker that we introduce you to. We will provide you with further information on the commission arrangement and how it is calculated, before you enter into any finance agreement.

You will be asked to confirm you're happy for it to be paid to us.

There are usually two ways in which we'll be paid commission:

- **A fixed fee:** This can either be a fixed fee based on all introductions we make, or a fixed fee based on your credit score (which we do not decide). We don't have any way to influence the amount of the fixed fee when we introduce you. But the amount of the fixed fee may differ depending on the lender, or credit broker, that we introduce you to.
- **A fee which is a percentage of the amount you borrow:** This will be a percentage of the amount you borrow. If you borrow more, we will be paid more commission. The amount of the percentage may either be fixed, or it may change depending on your credit score (which we don't decide). We do not have any way to influence the percentage when we introduce you. But the percentage may differ depending on the lender, or credit broker, that we introduce you to.

The amount of commission we receive will not affect the amount that you pay under your agreement. You will not pay it to us.

The exact amount of finance commission received by A Hussain Motors Ltd will be confirmed prior to you signing your finance agreement.

5 Who regulates us?

A Hussain Motors Ltd is authorised and regulated by the Financial Conduct Authority. A Hussain Motors Ltd FCA Reference Number is 12345. A Hussain Motors Ltd permitted business is to act as a Credit Broker for introduction to finance providers, acting on behalf of the lender.

You can check this on the Consumer Credit Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint?

If you wish to register a complaint, please contact us;

Write to A Hussain Motors Ltd, 67 London Road, Sandy, Bedfordshire, , SG19 1DH.

Telephone 01767 680550

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7 The Data Protection Act

A Hussain Motors Ltd is also governed by the Data Protection Act (2018). This ensures any information you give us is managed in a **secure and confidential manner**. This information may be passed to other groups or affiliated members including those company(s) detailed in Section 2 above. Without this information A Hussain Motors Ltd is unable to process your order or enquiry. Under the Data Protection Act you may apply to have this information restricted or removed at any time by telling A Hussain Motors Ltd via phone on 01767 680550 or in writing to A Hussain Motors Ltd, 67 London Road, Sandy, Bedfordshire, , SG19 1DH.