

HERTS MOTORS LIMITED

INITIAL DISCLOSURE DOCUMENT

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to help you decide whether our services are right for you.

Herts Motors Limited, Hertford Road, Hoddesdon, Herts, EN11 9JL is authorised and regulated by the Financial Conduct Authority (FCA) as a credit broker (Registration Number 665088). You can verify this on the Financial Services Register: <https://register.fca.org.uk>.

YOUR FINANCE OPTIONS

We act as an FCA-regulated credit broker, not a lender. We can introduce you to a limited number of finance providers and their financial products, each of which may offer different interest rates and charges. We are not an independent financial adviser. We will provide information on the finance products available from the providers on our panel. Our services do not cover the entire market and we will not provide advice or recommendations.

FINANCE PARTNERS WE WORK WITH

MOTONOVO FINANCE LIMITED
CLOSE BROTHERS LIMITED
OCTANE FINANCE LIMITED
FIRST RESPONSE FINANCE LIMITED
EVOLUTION FUNDING LTD

WHAT YOU WILL PAY US FOR OUR SERVICES

We do not charge you a fee for our services. However, we will receive a commission from the finance provider if you enter into a finance agreement. This commission may be a fixed payment or a fixed percentage of the amount you finance. You will receive full details of the commission amount and how it is calculated before completing your finance agreement.

BEFORE THE SALE, YOU CAN EXPECT

- Significant exclusions or limitations explained.
- Clear pricing, including interest charges.
- Disclosure of any commission before proceeding.
- Information on cancellation rights and our complaints process.
- Copies of your finance documentation.

AFTER THE SALE, YOU CAN EXPECT

- No barriers to your Right of Withdrawal.
- Prompt and professional handling of complaints.

CONFIDENTIALITY & DATA PROTECTION

Your information will only be shared with third parties for purposes related to arranging, providing, administering, and renewing your finance agreement.

COMPLAINTS

Herts Motors Limited
Hertford Road, Hoddesdon, Herts, EN11 9JL
Telephone: 01992 447 447
Email: sales@hertsmotors.com

If dissatisfied, you may contact:
Financial Ombudsman Service
Exchange Tower, London, E14 9SR