



'Initial Disclosure Document'

Who are we?

Car Hunter is a dealership acting as a credit broker in arranging finance for vehicle transactions.

Company Address: **Car Hunter**
135 Ballynadrone Meadows,
Craigavon,
Northern Ireland
BT67 0FZ

VAT No: GB453048700

Are we authorised to arrange finance for you?

Yes, **Ryan John Curry T/A Car Hunter** is authorised and regulated by the Financial Conduct Authority, under FRN: **1005344**. We act as a credit broker not a lender. For more information, please visit the FCA website: <https://register.fca.org.uk/>

Please note that business customers may not be protected under the Consumer Credit Act 1974 or FCA rules.

What can we do to help finance your vehicle?

We work with carefully selected credit providers who may be able to offer you finance for your purchase (Written quotation available on request). Whichever lender you are introduced to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). This will not affect the rate you are offered or the amount you will pay back.

All finance is subject to status and income. Terms and conditions apply. Applicants must be 18 years or over. We are only able to offer finance products from our selected credit providers and cannot guarantee that we will be able to secure finance for you.

Can we give you independent financial advice?

We are not financial advisers and so are unable to provide you with independent financial advice.

Do we charge admin fees, or do we receive any commission?

We don't charge customers admin fees for our services.

We will typically be paid a commission by the lender for the introduction that we make to them. This will not change the rate that the lender offers. The rate of commission will vary by lender however, we will ensure you are provided with all the information required to make an informed decision for your individual circumstances.

If we are successful in obtaining an offer of finance for you and you would like to know the amount (or likely amount) we would receive if you proceeded with the agreement and how that amount has been calculated, please contact us using the details above.

How do we use customer information?

We will use your information to obtain quotes from funders and brokers, and to process finance applications.

We and/or they may also conduct a search of your record held with one or more credit reference agencies. Credit checks may as a result appear on your credit file lodged by organisations with whom you have not dealt directly. The personal information collected will also 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.

Car Hunter is registered with the Information Commissioner's Office under registration number **ZB617100**

How to complain about our services or contact us?

The best way to contact Car Hunter is to call or email on:

- By telephone: **07561262007**
- By email to: **info@carhunterni.com**
- By post to: **Car Hunter, 135 Ballynadrone Meadows, Craigavon, Northern Ireland, BT67 0FZ**

Our complaints policy is available on our website and by request through any of the contact channels above.

If, after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service:

www.financial-ombudsman.org.uk

0800 023 4567 (calls free on mobile phones and landlines)

0300 123 9123 (consumer helpline - calls cost no more than calls to 01 or 02 number)

Complaint.info@financial-ombudsman.org.uk

Please note that FOS may not be able to deal with complaints from business customers.