

### **What is an Initial Disclosure Document?**

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint.

### **Who regulates us?**

Windmill Autos Ltd is authorised and regulated by the Financial Conduct Authority 667661. You can check this on the FCA's website [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA on 0300 500 8082.

### **Treating Customers Fairly (TCF)**

Windmill Autos Ltd is committed to ensuring that the FCA principle of treating customers fairly (TCF) is applied in all areas of our day-to-day business activities. We aim to ensure that the TCF principle is embedded and rooted in everything that we do. This principle underpins how we operate and function as a business.

### **Which service will we provide you with?**

We offer a non-advised service, meaning we cannot give you advice or a recommendation on products. But in assessing your application we will ask you for information to enable us to identify your needs and present a selection of products relevant to your requirements. You will then need to make your own choice about how to proceed. You will receive the precontract credit information which will detail the Terms & Conditions of the product you have chosen and advise you about any other fees and interest relating to the product. Please note that telephone calls may be recorded for training and monitoring purposes.

### **What products do we offer?**

We offer a limited number of finance products from a selected panel of lenders. You can request a copy to be sent by email or post. We would advise you to view these to ensure you are satisfied that the product you have chosen meets your requirements. Windmill Autos Ltd is a credit broker, not a lender.

### **What will you have to pay us for our services?**

We do not charge a fee for the introduction to the finance provider. .

### **Commission Disclosure**

We will receive a commission payment from the finance provider if you decide to enter into an agreement with them. The amount of commission can be made available to you upon request over the phone and/or in writing.

### **Suitability and Affordability**

We aim to support and tailor our service appropriately to those customers who may be particularly vulnerable due to their current circumstances or recent life events. If you have a disability, physical or mental health condition, feel vulnerable due to a change in personal circumstances, or just need extra support please let us know and we will do our best to help you. You should make sure you have sufficient time and support to assess the information given to you and ensure the funding option

offered is suitable for you and meets your requirements. If you are unsure, please don't hesitate to ask us for further explanations,

**help and support.**

It is important that you only enter into an agreement if you can comfortably afford the repayments. You should assess the monthly payments you are required to make throughout the term of the agreement and ensure you can meet these and other current obligations without suffering undue hardship. If you are aware of any changes in your life or your household circumstances, that may affect your ability to maintain your loan repayments, please make us aware. Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

**What to do if you have a complaint**

If you wish to make a complaint, the first step is for us to understand your complaint. You can contact us by: • Phone: 01767683113 • Post: Windmill Autos Ltd, 51 London Road, Sandy, Bedfordshire, SG19 1DZ • Email: sales@windmillautosltd.co.uk - Please provide your name and contact number where we can get in touch with you between the hours of where we can contact you between the hours of 9am - 5 pm Monday to Friday. We will promptly acknowledge your complaint in writing, investigate your complaint and endeavour to send you a final response within 8 weeks of receipt of the complaint. If we are unable to provide you with a final response within this time, we will send you an update. If you are not happy with our response, and you are an eligible complainant, you can escalate your complaint to the Financial Ombudsman, you must do so within six months of the date of the final response letter. You can contact them: • By phone: 0800 023 4567 • By post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. • By Email: complaint.info@financial-ombudsman.org.uk

**Address**

Windmill Autos Ltd, 51 London Road, Sandy, Bedfordshire, SG19 1DZ, Company Number: 8439914, Ico registration: ZA270559, FCA registration number: 667661

SIGNED:.....

PRINT NAME:.....

DATE:.....

VEHICLE REGISTRATION NUMBER:.....