

LCR-AUTOMOTIVE LTD

Initial Disclosure Document

The Financial Conduct Authority (FCA)

The FCA is the independent regulator of financial services. This document is given to customers considering Buying certain financial products. You need to read this important document as it explains the service we offer.

What products do we offer, and from whom?

Consumer Credit – Hire Purchase & Personal Contract Purchase (PCP)

We only offer products from Evolution Funding using their limited number of lenders.

What will you pay us for our service?

There is No Fee

You will receive documents from Evolution Funding before proceeding with any financial product which will Tell you about any fees relating to it.

We do not charge fees for our services however, we may be paid a commission for introducing you to our selected group of lenders (either a fixed fee or a fixed percentage of the amount you borrow) This is determined by the lender as it is a separate commercial arrangement between Evolution Funding & LCR-AUTOMOTIVE LTD and this WILL NOT affect the amount you pay.

WE will disclose to you the amount of commission we will receive from the lender before you sign a finance agreement.

Who Regulates us?

LCR-AUTOMOTIVE LTD are Authorised and Regulated by the Financial Conduct Authority (FCA), FRN: 946232 You can check this on the Financial Services Register by visiting the FCA website at register.fca.org.uk.

All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over.

LCR-AUTOMOTIVE LTD is a Credit Broker and not a lender. We will not give you any independent financial advice.

LCR-AUTOMOTIVE LTD is registered with the Information Commissioners Office under number ZA869397

What if you have a complaint?

If you wish to register a complaint, please contact us in writing at our registered address Unit 20 Railway Enterprise Centre, Shelton, Stoke On Trent ST47SH.

By email, sales@lcr-automotive.com Or by phone 07976 723348 Our website is www.lcr-automotive.com