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## 1 The Financial Conduct Authority (FCA)

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

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## 2 Whose products do we offer?

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- ✓ We act as a credit broker, not as lender, for the introduction to a limited number of finance providers only for;
- HIRE PURCHASE, PERSONAL CONTRACT PURCHASE (PCP)

We act on behalf of the lender for this introduction and not as your agent. We are not an independent financial advisor; we will provide details of products available. We will review suitable finance products, subject to your personal circumstances, though you are not obliged to take our recommendation.

- ✓ Our panel of Lenders, who may be able to finance your purchase are;
- Blue Motor Finance - Rate for Risk / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
  - Bright car finance - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
  - Car Finance Genie - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
  - Go2CarFinance - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
  - Moneyway - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model
  - MotoNovo Finance - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model

We also have access to many other lenders through;

- Car Money - 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
- Luv Motor Finance - Rate for Risk & Fixed Rate / % of Balance Financed Commission Model & Flat £s of Advance Commission Model

**You are under no obligation to make use of any finance product arranged by ACS Car Sales Ltd. Other providers may offer similar finance products that may or may not meet your needs.**

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## 3 Which service will we provide you with?

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- ✓ We will review suitable finance products for you after we have assessed your needs for;
- HIRE PURCHASE, 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](http://www.moneyadviceservice.org.uk) or Your Impartial Guide to Car Finance at [www.financingyourcar.org.uk](http://www.financingyourcar.org.uk).**

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

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- ✓ You will make no payment to us for the introduction to our panel of lenders.

**If you purchase a used vehicle, typically we will receive a commission from the lender if you decide to enter into an agreement with them.**

**You may ask us for details of such payments, which we will tell you (in good time before the agreement is executed) the amount of any commission we will earn from the lender.**

Whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). For your reassurance, all of the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest interest rate you are eligible for from our panel of lenders. If you ask us what the amount of commission is, we will tell you in good time before the Finance agreement is executed.

#### Commission Arrangements

##### % of Balance Financed Commission Model

The Dealer will be paid a commission for introducing you to the lender. This will be a percentage of the amount that you borrow. This means the more you borrow the more the Dealer is paid. The commission will be the same no matter the interest rate that you pay.

##### Flat £s Fee Commission Model

The Dealer will be paid a commission for introducing you to the lender. This will be a flat fee amount. This means the commission will be the same no matter how much you borrow or the interest rate that you pay.

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## 5 Who regulates us?

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ACS Car Sales Ltd is authorised and regulated by the Financial Conduct Authority. ACS Car Sales Ltd FCA Reference Number is 839992. ACS Car Sales 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.

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## 6 What to do if you have a complaint?

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

Write to ACS Car Sales Ltd, 268 Handsworth Rd, Handsworth, Sheffield, South Yorkshire, S13 9BX.

Telephone 0114 6977130

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

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## 7 The Data Protection Act

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ACS Car Sales 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 ACS Car Sales 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 ACS Car Sales Ltd via phone on 0114 6977130 or in writing to ACS Car Sales Ltd, 268 Handsworth Rd, Handsworth, Sheffield, South Yorkshire, S13 9BX.