

## Initial Disclosure Document

Financing your purchase – frequently asked questions

### Who are we?

Adam Bede Motor Company recognise that you always have a choice, and therefore we need to deliver an outstanding customer experience based upon an understanding of what our customer wants. Please read this document as it may help you decide if, in addition to the purchase of your vehicle, any of our products and/or services are right for you.

Address: Derby Road, Wirksworth, Matlock, Derbyshire. DE4 4BG

Tel: 01629 822977

Email: [info@adambede.co.uk](mailto:info@adambede.co.uk)

Website: [www.adambede.co.uk](http://www.adambede.co.uk)

Adam Bede Motor Company is directly authorised by the Financial Conduct Authority (FCA) for consumer credit activities. Our Firm Reference Number (FRN) is FCA no. 840948

You can check the above information on the FCA Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA contact centre on 0800 111 6768

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. All finance and insurance products are optional.

### What can we do to help finance your purchase?

We are credit broker, not a lender. We can introduce you to a limited number of lenders to finance your car purchase. We are not an independent financial advisor; we will provide details of products available.

To help us surface finance products that may satisfy your requirements we may ask for information about your personal circumstances and objectives. It's important you provide us with accurate and relevant information and ensure that the product you have chosen meets your requirements. All the products we offer are optional.

### What fees we charge

We do not charge a fee for our service, however, we may receive a commission or fee from the lender we introduce you to, either a fixed fee or a fixed percentage of the amount you borrow. These fees do not influence the interest rate or total amount payable under your finance agreement.

### Customer Care and complaints

We ask that you first direct any complaint or dissatisfaction to us by contacting us:

- By telephone 01629 822977
- In writing to Adam Bede Motor Company, Derby Road, Wirksworth, Matlock, Derbyshire. DE4 4BG; or

- By email at [info@adambede.co.uk](mailto:info@adambede.co.uk).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, free of charge. Their website details are [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Time limits to refer your complaint to the Financial Ombudsman Service may apply.