

GWA (UK) Ltd

Initial Disclosure Document

The financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA requires 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, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

The FCA is the independent watchdog that regulated Financial Services. Use this information to decide if our services are right for you. Please take the time to read this important document as it explains the financial services you are being offered and how you will pay for them.

GWA (UK) Limited is authorised and regulated by the FCA for credit brokerage, consumer credit lending, debt adjusting and debt counselling. Our FCA Firm Reference Number is 674099.

Our business is permitted to arrange finance contracts and you can check this on the FCA Register by visiting www.fca.org.uk/register or by contacting the FCA directly on 0845 606 1234.

Products and Services

As a licensed credit broker we can introduce you to a limited number of lenders (a list is available on request) who may be able to help you finance your purchase. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

We will not charge you a fee for our services. We may receive a payment or other benefits from the lenders should you decide to enter a finance agreement with them via us. We are not linked to any of the lenders on our panel.

We are not Independent Finance advisers and so are unable to provide you with independent finance advice.

We recognise it is important for customers to be able to shop around for credit and alternative sources of credit.

Some of the services that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

What to do if you have a complaint

We aim to ensure that all our customer are happy with the services we provide and their product purchase. If however you have any cause to make a complaint you should contact us either by writing or by telephone.

If you wish to register a complaint please contact Mr Gary Young, director, in writing to GWA (UK) Ltd, Auto Barn, Birdham Road, Chichester, West Sussex, PO20 7BX or by telephone on 01243 510650.

Our internal complaints procedure is available on request.

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

If your turnover is less than £1,000,000 you may be entitled to refer any complaint against us to the Financial Ombudsman Service. We will give you full details of how to contact the service at the appropriate time.

You may also contact the BVRLA Conciliation Service as an approved Alternative Dispute Resolution Service. Details can be found at www.bvrla.co.uk or by contacting complaint@bvrla.co.uk.

Data Protection and Confidentiality

We are registered under the Data Protection Regulations and above by the requirements of the Regulations. The information we receive from you is used to provide quotations and arrange finance with a funder. You have the right to cancel your authority to use such information. Before or after you enter into any agreement with a funder, to help make the credit decisions, the funder will make a credit search with a credit reference agency. If you are a company or partnership they will also make enquiries about the principle director(s) or partner(s) with a credit reference agency. Full details of the use and disclosure of your information by the funder is contained within the terms and conditions of any agreement which you should read before signing.

All customers' records are treated as private and confidential and GWA (UK) Ltd therefore reserves the right to give you copies of your particular records rather than allow access to files containing records concerning other clients. If you want sight of your records please send a request to Mr Gary Young, director, in writing to GWA (UK) Ltd, Auto Barn, Birdham Road, Chichester, West Sussex, PO20 7BX.

We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2007.