



Initial Disclosure Document (IDD)

31a Carham Road, Hoylake, Wirral, CH47 4FF

The Financial Conduct Authority

- The FCA is the independent watchdog that regulates financial services. They require us to supply you with this document.
- Woods Of Wirral is authorised by the Financial Conduct Authority, our address is 31a Carham Road, Hoylake, Wirral, CH47 4FF and our Financial Services Register Number is 651452
- Our permitted business is the supply of insurance and finance products attached to the purchase of your vehicle. You can check us on the Financial Services Register at the FCA's web site www.fca.org.uk.

About our services:

- We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products which may have different interest rates and charges. We are not an independent financial advisor. We will provide details of products available from the lenders we work with, but no advice or recommendation will be made and we will remain independent. You must decide whether the finance product is right for you. We will provide you with information to assist with your funding decision on Hire Purchase or PCP.

What will you have to pay us for this service?

- We do not charge you a fee for our services. 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.
- The lenders we work with could pay commission at different rates. However, the amount of commission we receive from a lender does not have an effect on the amount you pay to that lender under your credit agreement.

What to do if you have a complaint.

- If you are unhappy with any of our services,
- Please write to: **Woods Of Wirral, 31a Carham Road, Hoylake, Wirral, CH47 4FF**
- Please call – **0151 632 0220**
- We will answer any complaints within 8 weeks however we will endeavour to answer as quickly as possible.
- If your complaint is not settled with us, you may be entitled to refer it to the Financial Ombudsman Service.