

Our Finance Services

Please consider this information carefully to decide if our services are right for you.
We are authorised and regulated by the Financial Conduct Authority (FCA)

Finance

We are a credit broker not a lender; we will assess your needs and introduce you to a limited number of finance providers who offer a limited range of finance products. We are not independent financial Advisors.

Used Cars: We will arrange a soft search of your credit file. The soft search provides us with a credit score that determines the interest rate and lender that we will use for your finance application. The soft search will show on your credit file but other lenders will be unable to see it so it will not affect their lending decisions. The soft search does not confirm that you will get finance. If the first lender is unable to offer you finance, we will use a credit broker who will introduce you to the most appropriate lenders based on your credit profile, each of which may record a search on your credit file.

Special Offer Used Cars: We will introduce you to any promotions or campaigns available from the finance provider. This lender will conduct a full credit search to decide if they can offer you the finance. This search will show on your credit file and will be seen by other lenders. If the first lender is unable to offer you finance, we will use a credit broker who will introduce you to the most appropriate lenders based on your credit profile, each of which may record a search on your credit file. For information on how we collect, use and share your data please go to: <http://www.cambriaautomobiles.com/privacy-policy>

Fees

No fees are payable by you for our Finance Services. In most cases we are paid a fee by the provider for introducing you to them as follows.

Used Cars: We typically receive an introductory fee from the lender which is a fixed amount. We have no control over the interest amount you are charged therefore the interest rate, the agreement length or the age of the car have no link or bearing on the fee that we are paid it remains constant for each introduction.

Special Offer Used Cars: We typically receive an introductory fee from the lender which is either a % of the amount financed or a fixed amount. The interest rate is fixed by the lender therefore neither the interest rate nor the agreement length has an influence on the fee that we are paid. If we are unable to place the finance within our initial lenders with your permission we may introduce you to a further panel of lenders from who we would typically receive an introductory fee which is either a % of the amount financed or a fixed amount. The interest rate is fixed by the lender therefore neither the interest rate, the agreement length or age of the car have an influence on the fee that we are paid.

Complaints

In the unlikely event that you need to register a complaint, please contact us:

Write to: Katie Jones, Group Compliance Manager

Cambria Automobiles (South East) Ltd, Grange Jaguar Land Rover, Mosquito Way, Hatfield Business Park, Hatfield, Hertfordshire, AL10 9US

Telephone: 07741310304 Email: katie.jones@cambriaautos.co.uk

If we are unable to resolve your complaint you may be eligible to refer it to the Financial Ombudsman Service.

Regulator

Cambria Automobiles (South East) Ltd, Dorcan Way, Swindon, Wiltshire, SN3 3RA (FCA register number FRN 308872) and all of its appointed representatives are authorised and regulated by the Financial Conduct Authority. Our permitted business is Credit Brokering, Consumer Hire, Debt Adjusting (Limited), Debt Counselling (Limited) and arranging General Insurance.

This initial disclosure document only applies to products we advise on which are regulated by the FCA. The FCA's Register can be viewed by visiting www.fca.org.uk/register or you can call the FCA on 0845 606 1234. You may be entitled to compensation from the Financial Services Compensation Scheme if we are unable to meet our obligations; this depends on the type of business and circumstances of the claim. Further information on the scheme is available from www.fscs.org.uk

Support

If you are declined credit, you can access the money helper guide here for free, independent advice:

<https://www.moneyhelper.org.uk/en/everyday-money/credit-and-purchases/what-to-do-if-you-have-been-refused-a-loan-or-credit-card>

If you require any assistance with understanding your options, correspondence or documentation, or need any specific support, please make a member of the team aware and we will be happy to help.

