

## Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services in the UK.  
The FCA requires us to provide you with an Initial Disclosure Document.

This document explains:

Who we are and who regulates us

The products and services we provide

How we are paid for our services

Your responsibilities as a customer

What to do if you have a complaint

Who regulates us?

Right Hand Motor LTD is authorised and regulated by the Financial Conduct Authority (FCA).

Firm Reference Number (FRN): 1035983

You can check this on the FCA Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0300 500 8082.

Treating Customers Fairly (TCF)

At Right Hand Motor LTD, Treating Customers Fairly is at the heart of our culture. We are committed to ensuring that all products and services we offer are suitable for our customers' needs and that our sales process is transparent, ethical, and customer-focused.

Who do we work with?

We work with a select panel of lenders who may be able to finance your vehicle purchase. This provides us with access to a range of products which may be suitable for your circumstances.

We will explain the key features of the finance products available to you.

We will make a recommendation based on your demands, needs, and affordability at the time.

We are not Independent Financial Advisers and cannot provide independent financial advice. You may wish to seek alternative finance options from other sources, such as your bank, online lenders, or other brokers.

What products do we offer?

We can introduce you to a range of vehicle finance products from our panel of lenders.

Right Hand Motor LTD is a credit broker, not a lender.

You are under no obligation to use the finance options we introduce, and you are free to obtain finance from other providers if you prefer.

We currently do not offer insurance products.

What will you pay us for our services?

You will not be charged any direct fee by us for our finance introduction services.

If you enter into a finance agreement with a lender we introduce, we may receive a commission from that lender.

Commission disclosure:

The commission we receive is typically a percentage of the total amount financed.

Different lenders may pay different commission rates.

The commission we receive does not affect the amount you pay under your finance agreement.

If you would like to know the exact amount of commission we may receive, please ask us and we will provide this in writing before you proceed.

Understanding our products and documents

When considering finance:

Take time to review all documentation carefully.

If you have any health issues, language difficulties, or personal circumstances (such as recent bereavement or financial strain) that may affect your ability to fully understand, please let us know. We can provide extra time or additional support to help you make an informed decision.

Ensure you understand the obligations of the agreement before signing.

Affordability

You must assess whether you can afford the monthly payments throughout the term of the agreement.

If you are aware of any upcoming changes to your financial situation that may affect your ability to pay, inform the finance provider immediately.

Failure to make repayments could affect your credit rating, making it harder or more expensive to obtain credit in the future.

What to do if you have a complaint

If you wish to make a complaint, please contact us:

Right Hand Motor LTD  
Epping Lane, Shalesmere, Romford, RM4 1ST  
☎ 07756 151620  
✉ righthandmotor@gmail.com

We will:

Acknowledge your complaint within 5 working days

Investigate and keep you updated on progress

Provide a final response within 8 weeks

If you are not satisfied with our response, and you are an eligible complainant, you may refer your complaint to:

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR  
☎ 0800 023 4567  
✉ complaint.info@financial-ombudsman.org.uk

🌐 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must contact the Ombudsman within 6 months of receiving our final response.

Confidentiality and Data Protection

To process finance applications, we may need to share your personal data with lenders or credit brokers. They may use this information to:

Conduct creditworthiness and affordability checks

Verify identity and prevent fraud

Carry out credit reference agency searches

We will only share your information with third parties for the purposes of arranging finance and in line with our Privacy Policy, which is available on request.

Declaration

I confirm that I have read and understood the information above.

Signed: \_\_\_\_\_

Print Name: \_\_\_\_\_  
Date: \_\_\_\_\_