

Initial Disclosure Document

Threeways Garage Limited

address: Faenol Avenue, Abergele, Clwyd, LL22 7HT

tel: 01745 825847

Threeways Garage Limited is an appointed representative of ITC Compliance which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486). Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

Finance

As a credit broker we can introduce you to a selected group of lenders (see below) who may be able to help you finance your purchase. We can introduce you to a limited number of lenders and their finance products, we act as their agent for this introduction. We are not an independent financial advisor; we will provide details of products available.

- Leasys (UK) Limited, Lex Autolease Limited, Arval UK Ltd, Santander Consumer (UK) plc, CA Auto Finance UK Ltd, Hyundai Capital UK Limited, International Motors Finance Limited, Suzuki Financial Services Limited, Stellantis Financial Services UK Limited, Evolution Funding Limited

Unless we consider it to be inappropriate given your personal circumstances, our approach is to introduce you first to the lender associated with the vehicle manufacturer who are usually able to offer the best available package for you, taking into account interest rates, residual valuations (where applicable) and other contributions. If they are unable to make you an offer of finance, we then seek to introduce you to other lenders on our panel. The lender we introduce you to and available rates will depend upon a number of factors including: the vehicle, your personal circumstances and the likelihood of a lender to accept an application based on information provided.

Lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions; some lenders may also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. But any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them based on either a fixed fee or a fixed percentage of the amount you borrow. If you would like to know the amount of any remuneration we have received from the finance provider, please ask us.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

Insurance

Threeways Garage Limited offers Complimentary Insurance and act on behalf of a limited panel of insurance providers (see below).

- Verex Insurance Service Limited

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

Basis of our Service

Finance

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

Insurance

You WILL NOT receive advice or recommendation from us for insurance products. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

Your Protection

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning ITC Compliance Limited, 4 Monarch Court The Brooms, Emersons Green, Bristol, BS16 7FH complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 4403700. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. Web address www.financialombudsman.org.uk You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>

Under distance marketing rules you have a 14-day period in which to cancel the purchase (cooling off period) of the vehicle. If you are obtaining the vehicle on finance this cooling off period does not apply. Full detail will be provided by the finance company within their pre-contractual information.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

Insurance Partners

- Verex Insurance Service Limited

Finance Partners

- Leasys (UK) Limited, Lex Autolease Limited, Arval UK Ltd, Santander Consumer (UK) plc, CA Auto Finance UK Ltd, Hyundai Capital UK Limited, International Motors Finance Limited, Suzuki Financial Services Limited, Stellantis Financial Services UK Limited, Evolution Funding Limited

Your information will be retained for a period of up to twelve years. During this time you have the right to obtain details of the information held and how it has been processed.

If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at Threeways Garage Limited, Faenol Avenue, Abergele, Clwyd, LL22 7HT; telephone 01745 825847. If we are unable to resolve your concerns then you have the right to refer the matter to the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's Office website (www.ico.org.uk/for-the-public/).

As an organisation we are committed to our customers receiving good consumer outcomes under the FCA's Consumer Duty.

The Consumer Duty means you should receive communications you can understand, products and services that meet your needs and offer fair value and you get the customer support you need, when you need it.

Should you require any additional support during your purchase please visit our [links page](#) which provides details of organisations who can offer additional guidance and support.

If at any time you feel you have not received the information or support you expect from us please contact us at the address or telephone number above.