



The Old School House 216 Barnes Lane Sarisbury Green Southampton SO31 7BG
023 8009 0019 info@newcarcontract.co.uk

Initial Disclosure Document

1 The Financial Conduct Authority (FCA)

The Financial conduct authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

We can only offer products from a limited number of lenders for vehicle finance. Ask us for a list of lenders from whom we can offer finance.

3 Which service will we provide you with?

You will not receive advice or a recommendation from us for vehicle finance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. We have attached the advantages and disadvantages of the product types available to you. Eg. Personal Finance would be PCH (Personal Contract Hire) or PCP (Personal Contract Purchase)

We are not an IFA (Independent Financial Adviser). We may receive a remuneration from a lender we introduce you to. We may take this remuneration as an up-front fee. The supplier may require us to take an up-front-fee as security against the order.

4 What will you have to pay us for our services?

For regulated customers (private individuals, sole traders and partnerships with less than 4 partners), the following fees will be payable to New Car Contract:
£299.00 inc VAT

For non-regulated customers (limited companies and partnerships with 4 or more partners), the following fees will be payable to YRAM Solutions:
£299.00 inc VAT

In addition to the fees charged by New Car Contract the lender may also charge their own fees. These include but are not limited to: documentation fees, option to purchase fees, excess mileage charges or administration Fees.

5. Who regulates us?

New Car Contract New Car Contract the Old School House 216 Barnes Lane Sarisbury Green Southampton SO21 7BG is authorised and regulated by the Financial Conduct Authority. Our interim permission number is 630132 . Our permitted business is credit broking and we act as an intermediary to a panel of lenders.

YRAM SOLUTIONS LIMITED is authorised and regulated by the Financial Conduct Authority. New Car Contract is a credit broker not a lender. We can introduce you to a selected panel of Lenders.

Financial Conduct Authority Regn. Number: 620132 / ICO registration number ZA084908 / Company name and Registration number YRAM SOLUTIONS LIMITED t/as New Car Contract 07809250 / Registered office: The Old School House 216 Barnes Lane Sarisbury Green Southampton SO31 7BG www.newcarcontract.co.uk Telephone 023 8009 0019 / VAT Registration number 121 9086 30

PLEASE NOTE THAT FOR VAT PURPOSES WE ACT AS BILLING AGENTS AND THAT YOUR CONTRACT IS WITH THE SUPPLYING DEALER AND / OR INTRODUCER



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We are registered with the Information Commissioners Office for the purposes of Data Protection, our registration number is ZA084908.

You can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

If you wish to register a complaint, please contact us. Write to :

New Car Contract New Car Contract the Old School House 216 Barnes Lane Sarisbury Green Southampton SO21 7BG is sm@newcarcontract.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Exchange Tower, Harbour Exchange Square, London E14 9SR
Phone: 0800 023 4567

Alternatively you could contact the BVRLA.

The BVRLA is approved by Government as a Consumer ADR body under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015. Please see details from the European Commission website

Unresolved disputes may be referred to the BVRLA by either the customer or the member involved, however the member cannot initiate a complaint against the customer.

Details should be submitted by email to: complaint@bvrla.co.uk Please complete and return our complaint form giving us authority to act on your behalf.

If the customer does not have access to email, details can be sent by post to:

BVRLA
River Lodge
Badminton Court
Amersham
HP7 0DD

Or you can speak to the BVRLA on 01494 434747

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YRAM Solutions limited t/as New Car Contract Regd. Office 121 Redbridge Road Southampton SO15 0ND acts as an agent, not as a vehicle supplier. E&OE.

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