

Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. [CARWORLD, Ivatt Way Westwood, Peterborough PE37PN](#) UNITED KINGDOM is authorised and regulated by the Financial Conduct Authority (our registration number is [547472](#) as an insurance intermediary and a credit broker and is included on the Financial Services Register <https://register.fca.org.uk>

Initial Disclosure Document - Consumer Credit

Your Finance Options

As an FCA-regulated credit broker 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. You must decide whether the finance product is right for you.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will 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.

In identifying and assessing your requirements we may seek information about your personal circumstances. It is therefore important that you provide us with accurate and relevant information.

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by contacting us using the address and telephone number below. 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: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

As an organisation we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

The commission we receive from the finance provider will be disclosed to you before proceeding with the finance agreement

To have any significant and unusual exclusions or exceptions relating to the finance agreement brought to your attention

A clear statement of price, including where applicable a breakdown of any interest charges

Details of your cancellation rights and our complaints procedure

Copies of your finance agreement documentation or information as to when these documents will be dispatched

After the sale you can expect:

Not to encounter any barriers to cancelling your finance agreement within regulatory agreed timeframes

To have any complaint dealt with in a timely and professional manner

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to [CARWORLD, Ivatt Way Westwood, Peterborough PE37PN](#)

Confidentiality and Data Protection

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

Initial Disclosure Document - Insurance

[Smart Protect – Auto Protect](#)

We do not charge fees for arranging insurance, we will receive a commission from the product provider. Fees may be applied by insurers for such things as midterm adjustments and cancellations. Please check the individual policy information for full details. *You will be provided with full information on the amount we will receive and how this has been calculated before completing your finance agreement and you can request further information at any time.*

[CARWORLD](#) will be acting on behalf of the insurer.

We do not hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

IMPORTANT INFORMATION: You will receive advice and a recommendation from us for insurance products provided by the insurers listed above. 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.

We always aim to provide a first-class service, however if you have any cause for complaint, an enquiry can be raised by either email, in writing or by telephone. 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 111 6768. 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 [CARWORLD](#) authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the [FCA's website](#) <https://register.fca.org.uk>

As an organisation, we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

To have any significant and unusual exclusions or exceptions to the policy brought to your attention with a clear statement of price, including where applicable a breakdown of any interest charges

Details of your cancellation rights and our complaints procedure

Copies of your policy documentation or information as to when these documents will be dispatched

After the sale you can expect:

Not to encounter any barriers to cancelling your policy within regulatory agreed timeframes

To have any complaint dealt with in a timely and professional manner

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to [CARWORLD, Ivatt Way Westwood, Peterborough PE37PN](#)

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 insurance regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

