



Initial Disclosure Document

U.K. Carline Limited, who also trades as RMI Contract Hire Division and RMI Courtesy Cars is authorised and regulated by the Financial Conduct Authority. Our Financial Conduct Authority Firm Reference Number is 657006. Our permitted business is credit broking.

You can check this in the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website www.fsa.gov.uk/register/, or by contacting the Financial Conduct Authority on **0800 111 6768**.

Consumer Credit Services

The Financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. U.K. Carline Limited is authorised and regulated by the Financial Conduct Authority (our registration number is 657006) and is permitted to advise on and arrange consumer credit contracts.

Whose consumer credit do we offer?

As a Financial Conduct Authority regulated broker, we can introduce you to a select group of lenders who may be able to help you finance your vehicle. This group of lenders provides us with a range of products which may be suitable for your purchase or lease (please visit our website for details on products we offer). We will explain the key features of each product to you.

Which service will we provide you with?

We will take steps to ensure that, in the course of advising you, we will only make a recommendation that will be suitable for your demands and needs at the time that the recommendation is made.

In assessing your demands and needs we may seek information about your personal circumstances and objectives which may be relevant, in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

What will you have to pay us for our services?

We do not charge fees for our Consumer Credit services. However some of our lenders may charge an administration fee to set up your agreement. We may receive a commission or other benefits from finance providers should you decide to enter into an agreement with the finance provider that we have introduced you to.

Confidentiality & data protection

As part of the process of obtaining finance for your vehicle we will need to pass your details on to one or more of our finance partners. A list of these partners together with their consumer credit licence numbers are available on request. Any organisation approached for credit will need to undertake credit search with a credit reference agency which may affect your credit rating.

What to do if you have a complaint

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
- 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 at the address of telephone number above.

If you cannot settle your complaint with us, you may be entitled to refer is to the Financial Ombudsman Service. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0800 023 4567.

If you have any questions or queries please contact Darren Godbert on 01995 641111 or email darren@ukcarline.com who will be happy to help.