

INITIAL DISCLOSURE DOCUMENT

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint.

WHO REGULATES US

BHG Motor Group, trading as Bushey Heath Garage Ltd is authorised and regulated by the Financial Conduct Authority FRN 673830. You can check this on the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0300 500 8082.

WHICH SERVICES CAN WE PROVIDE YOU WITH?

We offer a non-advised service, meaning we cannot give you advice or a recommendation. We can introduce you to a number of lenders who may be able to help finance your vehicle. This group of lenders provides us with a range of products that may be suitable for your vehicle purchase or leasing requirements. We will explain the key features of those products to you and make a recommendation based on the affordability which is suitable for your demands and needs at the time it is made. We are not Independent Financial Advisers and so are unable to provide you with Independent financial advice. There are also other sources of finance which you may wish to investigate.

We can introduce you to a limited number of lenders who may be able to finance your purchase. We will only introduce you to these lenders. We would advise you to review these products to ensure you are satisfied that the product you have chosen meets your requirements. Hexon Cars is a credit broker not a lender.

You may be able to obtain finance for your purchase from other lenders and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

OUR INSURANCE SERVICES

At present we do not offer any insurance products.

IS THERE ANY CHARGE FOR OUR SERVICES ?

You will not make any payment to us for any introductions we make to finance providers regarding finance facilities to fund your purchase.

CONFIDENTIALITY AND DATA PROTECTION

Throughout the process of obtaining finance for your vehicle agreement we will need to collect personal information from you and pass this information onto one or more third party lenders to enable them to make a credit decision. We will not disclose your personal details outside of this group of lenders.

FINANCIAL AFFORDABILITY NOTICE

Before entering into any finance agreement, please take a moment to read the below.

As a responsible Credit Broker, we recognise that taking out a credit agreement to purchase a car is, for many, a substantial financial commitment. It is therefore important to be certain that you are in a position to afford the repayments both now and throughout the duration of the agreement term.

Over-commitment can give rise to financial difficulties and this can have a number of undesirable consequences such as:

- default on payments, - which can affect your credit record and future ability to obtain access to credit.
- enforcement action which, if the agreement is secured against an asset (such as the car), may mean loss of the asset
- in the event that the credit is not secured against the car, possible Court action against you for the amount owed, - which may result in Bankruptcy or a charge against other assets, including your home.

Before signing ANY PART of a financial agreement, please make sure you fully understand the amount and frequency of the repayments you will be required to make (as detailed in the Goods and Financial Details section on the front page of the agreement) and the length of the agreement, and ensure that:

- you will be able to meet the repayments in addition to all existing commitments and your normal outgoings;
- you do not anticipate any change in your financial circumstances during the term of the agreement which could adversely affect your ability to afford the payments.
- you are able to afford the repayments without undue difficulty out of income and/or savings and without having to liquidate assets, borrow more money elsewhere or suffer any adverse consequences;

By signing the agreement you will be accepting the terms and conditions contained in the agreement, including the repayment terms and will be committed to maintaining the required payments as scheduled.

Broker/Intermediary Commission and Remuneration.

Bushey Heath Garage Ltd is a credit broker who may receive commission, fee's or other remuneration if you enter into a Finance Agreement.

You're entitled to know what remuneration is received by Bushey Heath Garage Ltd in connection with your Agreement. If you ask us, the information will be provided to you by Bushey Heath Garage Ltd before you enter into any Finance Agreement.

Bushey Heath Garage Ltd may have different remuneration arrangements in place with other lenders or for their staff. Please satisfy yourself with your options and ask appropriate questions before making a decision to proceed.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to make a complaint, the first step is for us to understand your complaint. You can contact us by:

- Phone: 0208 420 5100

- Post: Bushey Heath Garage LTD, 6-10 High Road, Bushey Heath, Herts, WD23 1SE
- Email: jonathan@bhgmotorgroup.co.uk

Please provide your name and contact number where we can get in touch with you between the hours of where we can contact you between the hours of 9am - 5 pm Monday to Friday. We will promptly acknowledge your complaint in writing, investigate your complaint and endeavour to send you a final response within 8 weeks of receipt of the complaint. If we are unable to provide you with a final response within this time, we will send you an update. If you are not happy with our response, and you are an eligible complainant, you can escalate your complaint to the Financial Ombudsman, you must do so within six months of the date of the final response letter. You can contact them:

- By phone: 0800 023 4567
- By post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
- By Email: complaint.info@financial-ombudsman.org.uk

For further information on how to make a complaint or our complaints handling process, you can email us at jonathan@bhgmotorgroup.co.uk

I have read and understood the above.

Name..... Signature.....