

Initial Disclosure Document

P W Millar Ltd, 148 Port Road East, Barry, Vale of Glamorgan, Wales CF62 9PZ

01446 733248

Sales@pwmillar.co.uk

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you

P W Millar Ltd is authorised and regulated by the Financial Conduct Authority (FCA) (registration number is 671777).

Permitted activities include acting as a credit broker not a lender.

Finance

Acting 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. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

- NIIB Group Ltd t/a Northridge Finance
- MotoNovo Finance Ltd
- Mann Island Finance Ltd and its third party lenders
- Car Finance 247 Ltd
- Zuto

Unless we consider it to be inappropriate given your personal circumstances, our approach is to introduce you first to the lender who are 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 will 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 consumer credit services, we will typically be paid a commission for such introductions, this could be a percentage of the finance agreement or a fixed fee. You can ask us for the details of the amount of any payment we may receive from the lender and in any case we will disclose this to you. Applicants must be 18 years or over and residents of the United Kingdom. Written quotations are available on request. All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required

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 that 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.

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 P W Millar Ltd, 01446 733248 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.financial-ombudsman.org.uk. Details of Greenaway Autos Limited authorisation can be confirmed by contacting the FCA on 0800 111 6768, or by visiting the FCA's website www.fca.org.uk/register

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 time frame.
- 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 or telephone number above.

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 finance and 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.

Finance Partners

- NIIB Group Ltd t/a Northridge Finance
- MotoNovo Finance Ltd
- Mann Island Finance Ltd and its third party lenders.
- Car Finance 247 Ltd
- Zuto

Your information will be retained for a period of up to six 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 P W Millar Ltd, 148 Port Road East, Barry, Vale of Glamorgan, Wales, CF629PZ 01446 733248. 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/).

Customer Declaration.

The above is a fair representation of the verbal and written explanation given to me by the intermediary and P W Millar Ltd. Any questions I had were answered to my satisfaction. I understand the contents of this Initial Disclosure Document.

Signed _____ Print Name _____ Date: _____ Customer

Signed _____ Print Name _____ Date: _____ Sales Person