

Initial Disclosure Document & Commission Disclosure information

P W Millar Ltd,
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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 registered in England and Wales Company No. 985409 is authorised and regulated by the Financial Conduct Authority FRN 671777. We are a credit broker and not a lender. We can introduce you to a limited number of carefully selected 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 lenders that we work with, but no advice or recommendation will be made. We do not offer a whole of market financial solution. 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 that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement. We will disclose the full amount of commission to you before you enter into any finance agreement.

Finance Information & Commission Information

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. The list of company's below are our main finance companies we deal with but this list is not exclusive.

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

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. We and the lender will give you the full commission amount that we will be receiving and we will tell you this before you enter into a credit agreement. You will be asked if you agree to this commission amount. The lender will also provide you with a commission disclosure consent form which you must read and sign before the credit agreement commences. 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, Guarantees may be required.

Basis of our Service

We have taken steps to ensure that if, in the course of assisting 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.
- To be told/provided with the amount of commission we will receive from the finance company.
- 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 precontractual 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 is as above (finance companies we trade with) and depending if you decide you purchase and extended used car warranty we will provide them with your details. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

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. Tel 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 and the information provided to me about the commission disclosure details.

Customer- Sign _____ Print Name _____ Date _____

Sales Person- Sign _____ Print Name _____ Date _____