



Eden Commercials Cumbria

Eden Commercials Cumbria Ltd
 Sycamore House, Bolton, Appleby-in-
 Westmorland, CA16 6AW

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer ?

- We only offer products from a limited number of insurers for;
Guaranteed Asset Protection
 Ask us for a list of insurers we offer products from.
- We can introduce you to a limited number of lenders for;
Hire Purchase & Personal Contract Purchase (PCP)
Our panel of Lenders, who may be able to finance your purchase are;
MotoNovo Finance, Blue Motor Finance, Close Brothers Motor Finance, Mann Island Finance Ltd, Evolution Funding & First Response Finance
We will only introduce you to these lenders. We do not offer independent financial advice.
You are under no obligation to make use of any financial product arranged by Eden Commercials Cumbria Ltd from us. Other providers may offer similar products that may or may not meet your needs.

3 Which service will we provide you with ?

- We will advise and make a recommendation for you after we have assessed your needs for;
Guaranteed Asset Protection
- We will review suitable finance products for you after we have assessed your needs for;
Hire Purchase & Personal Contract Purchase (PCP)
You are not obliged to agree with our recommendations or to make any purchase of a financial product. You may obtain free, independent financial and insurance advice from the Money Advice Service at www.moneyadviceservice.org.uk.

4 What will you have to pay us for this service ?

- We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We may receive a revenue from the sale of the product, which is based on the margin between the selling price, nett of Insurance Premium tax, and the cost price to us.
 You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
- You will make no payment to us for introduction to finance providers, but we may receive a payment(s) or other benefit from the finance provider if you decide to enter into an agreement with them. You may ask us for details of such payments.**

5 Who regulates us ?

Eden Commercials Cumbria Ltd is an appointed representative of Automotive Compliance Limited which is authorised and regulated by the Financial Conduct Authority. Automotive Compliance Ltd's FCA Register number is 497010.

Automotive Compliance Ltd's permitted business is to act as Principal for a network of motor dealer Appointed Representative's who sell and arrange non-investment insurance contracts, acting as agents on behalf of the insurers.

You can check this on the Consumer Credit Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Eden Commercials Cumbria Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 497010.

Our permitted business is to sell and arrange non-investment insurance contracts, acting on behalf of the insurer. You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 1116768.

6 What to do if you have a complaint

If you wish to register a complaint, please contact us;

... In writing Automotive Compliance Ltd, The Factory, 44 Alfred Street, Gloucester, GL1 4DD.

... by phone Telephone 01452 671560

... by e-mail complaints@automotive-compliance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7 Are we covered by the Financial Services Compensation Scheme (FSCS) ?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

8 The Data Protection Act

Eden Commercials Cumbria Ltd is also governed by the Data Protection Act. This ensures any information you give to us is **secure and confidential**. This information may be passed to other groups or affiliated members including MotoNovo Finance, Blue Motor Finance, Close Brothers Motor Finance, Mann Island Finance Ltd, Evolution Funding & First Response Finance. Without this information Eden Commercials Cumbria Ltd is unable to process your order or enquiry. Under the Data Protection Act you may have this information restricted or removed by telling Eden Commercials Cumbria Ltd at a later date. If you provide information and later wish to have this data restricted or removed from Eden Commercials Cumbria Ltd records, please contact Eden Commercials Cumbria Ltd on 07946 843344