

## About our finance services

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### 1. What finance services do we provide you with?

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We can introduce you to a limited number of finance providers who offer a limited number of finance products. **We are Credit Brokers not a lender** and we are not independent financial advisors.

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### 2. What will you have to pay us for our finance services?

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**No fee** is payable by you for our finance services, we may be paid by the finance provider for introducing you to them.

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### 3. Details of our Consumer Credit Licence

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Baytree Cars Limited, Burnden House, 31 Chequers Lane, Derby DE21 6AW is authorised and regulated by the Financial Conduct Authority in Consumer Credit Activity. Our FCA Register Number is FRN 734174 and our consumer credit permission became effective on 2nd March 2016.

Our permitted business is Credit Broking, Debt Adjusting (Limited) and Debt Counselling (Limited) and this Initial Disclosure Document only applied to products we advise on, which are regulated by the FCA.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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### 4. How we will use your information?

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We will use your information to obtain quotes from lenders and to process finance applications through them and they may also conduct searches of your record held with one or more credit reference agencies. Credit checks may as a result appear on your credit file lodged by organisations with whom you have not dealt directly.

The personal information collected will also be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. The personal data of any joint applicant or guarantor is processed on the same basis.

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### 5. What to do if you require further information or have a complaint?

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

... **in writing** Write to: FCA Contact, Myles McDermott

Baytree Cars Limited, Burnden House, 31 Chequers Lane, Derby DE21 6AW

... **by phone** 01332 345987

... **by email** [myles.mcdermott@baytreecars.com](mailto:myles.mcdermott@baytreecars.com)

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

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