

Initial Disclosure Document (IDD)

1. The Financial Conduct Authority (FCA)

The FCA is the independent regulator overseeing financial services in the UK. Please use this information to help you decide if the financial products and services we offer are suitable for your needs.

2. Whose Products Do We Offer?

S & R MOTORS (STRATTON) LIMITED acts as a credit broker, not a lender. We introduce customers to a selected panel of lenders and finance products to assist with vehicle purchases. Please ask us for a current list of our lending partners.

We can provide information on the following finance options:

- Hire Purchase (HP)
- Personal Contract Purchase (PCP)
- Conditional Sale
- Lease Purchase
- Personal Loan
- Business and Personal Contract Hire

From time to time, we may also utilise the services of credit brokers to facilitate your application. We will inform you if this applies to your case.

3. Which Service Will We Provide You?

We will offer you information and guidance to help you make an informed decision about finance agreements including Hire Purchase, PCP, Conditional Sale, Lease Purchase, Personal Loans, and Contract Hire.

We will assess your needs and provide advice and recommendations accordingly.

Additionally, we offer advice on regulated insurance products such as Guaranteed Asset Protection (GAP) and Return to Invoice Insurance (RTI), alongside non-regulated products like Extended Warranty and Paint & Interior Protection.

4. What Will You Have to Pay Us for Our Finance and/or Insurance Services?

Our services are provided free of charge to you. However, we may receive commission or other benefits from finance and insurance providers we introduce you to. The amount of commission varies depending on the provider and agreement terms.

Further details about our commission arrangements are available on request.

5. Who Regulates Us?

S & R Motors (Stratton) Limited is authorised and regulated by the Financial Conduct Authority for consumer credit activity and our registration number is 657008. Permitted activities include acting as a credit broker not a lender.

We can introduce you to a limited number of finance providers. We do not charge fees for our Consumer Credit services. We may receive a payment(s) or other benefits from finance providers should you decide to enter into an agreement with them, typically either a fixed fee or a fixed percentage of the amount you borrow. The payment we receive may vary between finance providers and product types. The payment received does not impact the finance rate offered

You can verify our regulatory status by visiting the FCA Register at www.fca.org.uk.

6. How Will Your Data Be Used?

If you apply for finance through us, your personal data will be shared with relevant lenders and finance providers to support your application.

For full details on how we process and protect your personal data, please see our Privacy Notice at www.srmotorgroup.co.uk.

7. What to Do if You Have a Complaint

If you wish to make a complaint, please contact us at:

- **In Writing:** S & R MOTORS (STRATTON) LIMITED, Kennedy Drive, Swindon, Wiltshire, SN3 3SB
- **By Phone:** 01793 422228

If your complaint concerns a finance agreement arranged through one of our partners, you may also contact the lender directly.

Should you remain dissatisfied after our response, you may be entitled to refer your complaint to the Financial Ombudsman Service:

- **Website:** www.financial-ombudsman.org.uk
 - **Phone:** 0800 0234 567
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8. Are We Covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be eligible for compensation if we are unable to meet our obligations for insurance products you purchase through us. The level of cover depends on the type of insurance and circumstances of the claim:

- General insurance advising and arranging is covered for 90% of the claim with no upper limit.
- Compulsory insurances, such as Motor Insurance, are covered 100% with no upper limit.

Please note: finance products are not covered by the FSCS.

Further information about FSCS protection is available at www.fscs.org.uk.

If you require any further information, please contact S & R MOTORS (STRATTON) LIMITED via our website or at this SR Motor Group, Kennedy Drive, Swindon, Wiltshire, SN3 3SB.