



## **Direct IFAS LTD**

### **Initial Disclosure Document - Consumer Credit**

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Direct IFA Ltd is authorised and regulated by the FCA (our registration number is 228706 [register.fca.org.uk](https://register.fca.org.uk)) and is permitted to arrange consumer credit contracts.

### **Your Finance Options**

As an FCA-regulated credit broker we are not Independent nor representative of the whole market. We can introduce you to a selected group of lenders Motonovo, Startline and Finset (Broker) who may be able to help you finance your purchase.

This group of lenders provides us with a range of products which we deem as suitable for your purchase (subject to status) and we will explain the key features of those products so you can make an informed decision.

**We do not charge fees for our Consumer Credit services. We will be paid a commission for introducing you to our selected group of lenders, this will be a percentage of the amount that you borrow. We will pay Motorpoint LTD 100% of the commission received.**

The commission amount will be disclosed immediately once the Finance Agreement has been accepted with one of our lenders, this will be disclosed by Motorpoint Ltd and again on signing the Credit Agreement prior to collection.

In assessing your demands and needs we will ask about your personal circumstances and objectives in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

We always aim to provide a first-class service. However, if you have any cause for complaint any enquiry can be raised by contacting us at the following address; Direct IFA LTD, Mannor Suite, Kneeton Road, East Bridgford, Nottingham NG13 8JP. 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.

### **Our Commitments**

As an organisation we are committed to treating our customers fairly, before, during and after a sale.



### **Before the sale you can expect:**

- A recommendation based on your personal circumstances and the information you provide, and a copy of the document on which this recommendation is recorded
- 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 frames
- 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.

## **Confidentiality and Data Protection**

Your information will only be disclosed to third parties in the normal course of arranging and administering finance contract(s). For full details of where your information will be sent and the purpose of such data transfer, please ask us.

## **Registered Address**

Direct IFA LTD,  
Mannor Suite  
Kneeton Road  
East Bridgford  
Nottingham  
NG13 8JP  
Telephone 0194920040