

Initial Disclosure Document

Pinnacle Financial Contracts Limited t/a Motor Finance4u
2 Hawkwell Business Centre, Maidstone Road, Pembury, Kent, TN2 4AG

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?

Pinnacle Financial Contracts Limited t/a Motor Finance4u is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase. Please ask for a list of our funding partners.

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

Credit Agreements – Hire Purchase, Personal Contract Purchase, Lease Purchase, Personal Loan.

4. What will you have to pay us for our Finance services?

We do not charge a fee for our services.

Lenders pay a commission to us for introducing you to them. This is either a fixed amount or calculated by reference to the amount you borrow. Different lenders may pay different commissions for such introductions. You have the right to request the commission amount, to do this contact disclosure@motorfinance4u.com. Any commission payments lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.

5. Who regulates us?

Pinnacle Financial Contracts Limited t/a Motor Finance4u is directly authorised and regulated by the Financial Conduct Authority for credit broking activities, our Firm Reference Number is 668117. Our FCA Permitted business is arranging finance contracts.

You can check this on the FCA Register by visiting the www.fca.org.uk.

6. What to do if you have a complaint

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

in writing Complaints Manager Pinnacle Financial Contracts Ltd 2 Hawkwell Business Centre,
Maidstone Road, Pembury, Kent, TN2 4AG

by phone 01892 822 000

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

www.financial-ombudsman.org.uk

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

Please note - finance products are not covered by this scheme.