Initial Disclosure Document

This Information relates to the activities undertaken by Platinum Wave Automotive Limited.

The Financial Conduct Authority

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

Treating Customers Fairly

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs. Treating Customers Fairly (TCF) is a core part of our culture and philosophy and you can review our commitment to it by asking for a copy of our TCF policy statement.

What Products do we Offer?

We are a credit broker not a lender. We can introduce you to a limited number of lenders who may be able to assist you with your requirements. We will only introduce you to these lenders or hire companies.

Other Finance Facilities

You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

What will you have to Pay to us for this Service?

You will not make any payment to us for processing a finance or hire application or for introducing you to a finance or hire provider. All charges that you will pay including, interest, documentation fees or rentals, where applicable, will be clearly shown on the finance or hire agreement.

Commission Disclosure

We will receive a commission payment from the finance or hire provider if you decide to enter into an agreement with them.

The nature of this commission is as follows: A fixed percentage of the loan value.

You can request for us to disclose the amount of any commission received. The amount of commission does not affect the amount you will pay under the agreement.

Understanding our Products and Documents

If you have any health issues, difficulty in understanding information or there are any recent life events that could affect your ability to fully understand the information and documentation you are presented with or what your commitments are under the agreement, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is advisable for you to have someone you know, help you make your decision. Please advise us accordingly if this is the case and we can then proceed with your requirements in the most appropriate way.

You should make sure you have sufficient time to assess the information given to ensure the funding option offered is suitable for you and meets your requirements. You should seek further explanations and ask questions if needed to fully understand the documents you are given.

Affordability

You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. If you are aware of any future events that will affect your ability to meet these payments, you should ensure the provider is informed immediately.

Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

Who Regulates Us?

Platinum Wave Automotive is authorised and regulated by the Financial Conduct Authority under registration number 806815. Our address is: Fast Lane Building, Dunchurch Highway, Coventry, CV5 9QA.

You can check this information on the FCA register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

What to do if you have a Complaint

If you wish to register a complaint, you can contact us at:

In writing:	Platinum Wave Automotive, Fast Lane Building, Dunchurch Highway, Coventry, CV5 9QA.
By Phone:	02477 590 176
By email:	sales@platinumwaveautomotive.com

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If you can't resolve a complaint with us, you may be able to refer it to the Financial Ombudsman Service whose contact details are set out below:

In writing:	The Financial Ombudsman Service, Exchange Tower, London E14 9SR
By telephone:	0800 0234567
By email:	complaint.info@financial-ombudsman.org.uk
Website:	www.financial-ombudsman.org.uk