



## **Initial Disclosure Document**

It is important that you read this document carefully before purchasing any regulated products

Kernow Vans  
Unit 3 Penince Ind Est, Par, St Austell, Cornwall, PL24 2SU  
01726 77771  
info@kernowvans.co.uk

Kernow Vans is authorised and regulated by the Financial Conduct Authority. Our registration number is 728982.

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

Permitted activities include acting as a credit broker not a lender.

### **Finance**

We are a credit broker and not a lender. We can introduce you to a limited number of lenders/credit brokers and their products, we act as their agent for this introduction. We are not an independent financial advisor; we will provide details of products available. We may advise you on the products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation.

We do not charge you a fee for our services. we will typically receive commission from whichever lender we introduce you to (either a fixed fee or a fixed percentage of the amount you borrow).

Acting as a credit broker we can introduce you to a selected group of lenders / brokers (see below) who may be able to help you finance your purchase. This group of lenders / brokers provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, guarantees may be required.

### **What will you have to pay us for our Finance**

No fees apply.

You will receive a quotation which will inform you about the cost of each of the products and

any other fees relating to any particular credit agreement or insurance policy. Please note that we may receive commission if you decide to enter into an agreement with them.

## **Who regulates us?**

Kernow Vans is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities our Firm Reference Number is 728982.

Our FCA Permitted business is arranging finance.

You can check this on the FCA Register by visiting their website [www.fca.org.uk](http://www.fca.org.uk)

## **What to do if you have a complaint**

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

- In Writing: Kernow Vans, Unit 3 Penince Ind Est, Par, St Austell, Cornwall, PL24 2SU
- By Phone: 01726 77771
- Email [info@kernowvans.co.uk](mailto:info@kernowvans.co.uk)

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](http://www.financial-ombudsman.org.uk)

Further information about compensation scheme arrangements is available from the FSCS.

## **Data Protection**

We use information about you to process your order, supply or manage your product / service and for marketing. We may share your information with finance and insurance companies, credit reference agencies and other companies for use in credit and insurance decisions, for fraud prevention and to pursue debtors. In connection with vehicle purchases, we may also share your information with the manufacturer, warranty provider or DVLA for ownership, warranty, service and safety related matters. We would like to send you information about our own products and services by post, telephone, email and SMS and to share your information with our selected business partners so that they may send you information about their products and services by post, telephone, email and SMS. If you DO NOT agree to your information being used in this way, please let us know.

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