

Initial Disclosure Document – Humphries & Parks

Who are Humphries and Parks?

We are a Suzuki, Mitsubishi and KGM dealership based in West Malling, Kent. Family owned and operated since 1947. We sell over 1,000 new and used vehicles a year with a team of 42 staff members.

What can we do for you?

Humphries and Parks Ltd are authorised and regulated by the Financial Conduct Authority for credit brokerage. Our registration number is 310734. We are a credit broker and not a lender. We can introduce you to a selected panel of lenders, which includes Suzuki Financial Services, CA Auto Finance, Santander Consumer Finance and others. An introduction to a lender does not amount to independent financial advice. Our approach is to introduce you first to CA Auto Finance for New KGM vehicles and Suzuki Financial Services for New Suzuki and used vehicles, who are usually able to offer the best available package for you, taking into account both interest rates and other contributions.

If they are unable to make you an offer of finance, we then seek to introduce you to whichever of the other lenders on our panel is able to be make the next best offer of finance for you. Our aim is to secure the best deal you are eligible for from our panel of lenders.

Lenders will pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions, and CA Auto Finance also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. But any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.

We will inform you of the existence and the amount of commission we receive from our Lender and Broker panel. We will gain your written consent that you are happy with this arrangement, in good time before the Finance agreement is executed.

Non Regulated Products:

The following products are considered **non-regulated** by the FCA:

- **Paint Protection:** A service that provides an extra protective layer to your vehicle's paintwork to maintain its appearance.
- **Extended Warranty:** An optional service contract that covers certain repair costs after the manufacturer's warranty expires.

These products are offered as add-ons and are not considered financial products. Hence, they fall outside the regulatory scope of the FCA. However, we still follow good practice guidelines in providing clear, fair, and non-misleading information about these products.

Since these are non-regulated products, the FCA will not be able to investigate complaints related to Paint Protection and Extended Warranty. However, we assure you that we will handle your concerns with the same level of diligence as for any regulated product.

If you are dissatisfied with our response, you may wish to contact an appropriate **Alternative Dispute Resolution (ADR)** service.

You are under no obligation to make use of any financial product arranged by us, or to purchase any non-regulated product from us. Other providers may offer similar finance or products which may meet your needs.

How we use your data

Your personal data will be processed in accordance with the **Data Protection Act 2018** and **UK GDPR**. The personal information you provide to us will be used to facilitate our services, manage your account, and ensure regulatory compliance. We collect and process your data lawfully, transparently, and only for legitimate business purposes, such as fulfilling our contractual obligations, communicating with you effectively, and improving our offerings. We may share your data with third parties if required by law or where necessary for the provision of services you have requested. You have the right to access, correct, or request the deletion of your data at any time. For more information on how we handle your data, please refer to our Privacy Policy.

Need extra support?

We understand that choosing your new car is a big decision and that a lot of factors will be discussed. If at any stage, during the process you feel that you need extra support while you consider your purchase options, please do not hesitate to mention this to any of our colleagues. This could include language or access challenges for example. We will do all we can to facilitate your needs so that you can make a decision which is right for you.

What if you have a complaint?

If you are unhappy with our service and you wish to register a complaint, please contact us:

In writing at Humphries & Parks Ltd, London Road, West Malling, Kent. ME195AN.

Tel: 01732 870711 Email: customerservice@humphriesandparks.co.uk

Providing your contact information and details of your complaint. We will acknowledge your complaint within 5 working days & will keep you updated and let you know when we expect to be able to reply in full

If we cannot resolve your complaint within 8 weeks, you may be able to refer your dispute to the **Financial Ombudsman Service**. This service is free to use. Their consumer helpline is available on 0300 123 9123 or you can visit their website at www.financial-ombudsman.org.uk or by writing to the Financial Ombudsman Service:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Acknowledgement of Receipt:

Please sign below to confirm you have received and read this FCA Complaint Information Disclosure Document.

Customer Name: _____

Signature: _____

Date: _____