



## Initial Disclosure Document

This information relates to the activities undertaken by Carlingo Ltd.

About our Consumer Credit Service.

### 1. The Financial Conduct Authority

The FCA is the independent regulator of financial services. This document is given to customers considering buying certain financial products. You need to read this important document as it explains the service we offer.

### 2. Who We Are?

CARLINGO LTD (we) are a dealership that sells vehicles and acts as a credit broker in arranging finance for vehicle transactions. We are authorised and regulated by the Financial Conduct Authority, FRN: 940692. You can check this on the Financial Services Register by visiting the FCA's website at [register.fca.org.uk](http://register.fca.org.uk). All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over. **We act as a credit broker and not a lender.** CARLINGO LTD is registered with the Information Commissioners Office under number: ZA858496.

### 3. What products do we offer, and from whom?

We only offer products from a limited number of lenders/brokers.

CARLINGO LTD 08051030 are authorised and regulated by the Financial Conduct Authority, FRN: 940692. You can check this on the Financial Services Register by visiting the FCA's website at [register.fca.org.uk](http://register.fca.org.uk). All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over. We act as a credit broker and not a lender. CARLINGO LTD is registered with the Information Commissioners Office under number: ZA858496.

#### **4. Which services will we provide you with?**

You will not receive any advice or recommendations from us in relation to finance. We may ask you certain questions to assist us in narrowing down the selection of products that we will provide you details on. We may use this information to conduct a soft credit search to assess your eligibility for credit products. You will then need to make your own choice about how to proceed. Once we submit your application to a third-party credit provider, they may conduct a hard credit search which can negatively impact your credit score. We will always provide you with both the advantages and disadvantages of the product types that are available to you.

#### **5. Can we give independent financial advice?**

We are NOT independent financial advisers and so are unable to provide you with independent financial advice due to the fact that we will receive a commission payment for any successful application we introduce to a finance company (see below).

#### **6. What will you have to pay us for our services?**

No fee. The lender/broker may charge their own fees. These may include, but are not limited to documentation fees, option to purchase fees, excess mileage charges or administration fees but this information will always be provided to you in the quote that we provide. You will receive documentation from the credit provider before proceeding with any financial product which will tell you about any fees relating to it.

We do not charge fees for our services however we will be paid a commission by the lender/broker for the introduction that we make to them. This is a financial incentive but also to facilitate the administration of the application. We will discuss commission arrangements with you but have also provided as much information as is currently known here.

## **7. Commission**

**We have a commercial relationship with other brokers and lenders, the introduction we make is not impartial, but we will make introductions in line with your needs, subject to your circumstances.**

The commission value may be unknown until the application has been agreed in principle but will be disclosed to you prior to you entering into a finance agreement. This may or may not affect the total amount repayable. The lender/broker will disclose this information before you enter into an agreement.

If you wish to obtain impartial advice on the full range of potential finance options that may be available to you, you will need to make your own arrangements but are free to do so as part of the purchase of your vehicle.

To proceed with your application, you must confirm your understanding of these conditions and provide your explicit consent for us to receive a commission for the introduction as detailed above. You can do this by signing at the end of this document and returning a copy to us.

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

Delivering excellent service to our customers is our number one priority at CARLINGO LTD. However, we do recognise that things may occasionally go wrong, and you may feel you have cause to complain. Receiving your feedback is important to us as it enables us to learn from any mistakes and, where possible, to improve our service. You can raise a complaint with us by email, phone or letter using the following contact information

**In writing:** Freemans Way, Harrogate, HG3 1DH

**By email:** [complaints@carlingo.co.uk](mailto:complaints@carlingo.co.uk)

**By phone:** 01423 803960

## **How we will handle your complaint**

### **We Will:**

1. Endeavour to resolve your complaint as quickly as possible.
2. Acknowledge your complaint promptly and in writing (usually by email but we are happy to adapt to your communication requirements).
3. Provide you with a final response to your complaint within 8 weeks of receipt.

### **If we cannot reach a resolution**

If you are dissatisfied with our response, you can refer your complaint to the Financial Ombudsman Service (FOS). You must do so within 6 months of our final response. The Financial Ombudsman Service is free and impartial, and you are entitled to contact them at any stage of your complaint. More information can be found [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **If you have a complaint about your lender**

You can also raise a complaint directly with your lender. The complaints process for your lender will be set out within the agreement you have with them. If you have any questions or require any assistance with this, please let us know.

## **9. Products On Offer (HP and PCP)**

### **For regulated products**

We are only able to offer finance products from our affiliated providers. Credit agreements offered to private individuals or natural consumers are protected under the Consumer Credit Act 2006. Any complaints you have relating to regulated finance products afford you the right to contact the Financial Ombudsman Service (FOS), who offer impartial advice free of charge.

## **For unregulated products**

Unregulated products such as finance with limited companies, or non-insurance warranties, are not regulated by the Financial Conduct Authority (FCA) and therefore are not under the remit of consideration from the Financial Ombudsman Service (FOS). These products are not regulated under the Consumer Credit Act 2006.

## **10. Additional Assistance**

If you have any communication requirements or additional needs that we need to be made aware of, to ensure your journey with us is as smooth as possible, please get in touch using the details below or speak to your account manager. All information shared will be held confidentially and in line with our privacy policy.

**In writing:** Freemans Way, Harrogate, HG3 1DH

**By email:** [hello@carlingo.co.uk](mailto:hello@carlingo.co.uk)

**By phone:** 01423 803960