



CULLODEN
CARS

Initial Disclosure Document

About our credit broking services

Who we are

Culloden Car Sales Ltd, registered in Scotland number SC222206.
Registered office, 3 Fodderty Way, Dingwall, IV15 9XB.
Trading address, 1 Barn Church Road, Culloden, Inverness, IV2 7WB.
Telephone 01463 792211, email sales@cullodencarsales.co.uk, www.cullodencarsales.co.uk.
Authorised and regulated by the Financial Conduct Authority for credit broking, Firm Reference Number 672518. You can check this on the Financial Services Register.

What we do

We are a credit broker, not a lender.
We can introduce you to a panel of lenders and their finance products.
We give information to help you decide if a product meets your needs, we do not give independent financial advice.
Finance is subject to status, affordability and lender terms. We cannot promise approval.

How we are paid

We will receive a commission from the lender if you enter into a finance agreement arranged through us.
We will tell you in writing the exact commission amount in pounds, and how it is calculated, before you sign any finance agreement.
If another broker sits between us and the lender, we will also tell you any commission we receive from them.
We cannot change your interest rate to earn more commission.

Our lender panel and any limits

We work with a limited panel of lenders. You are free to seek finance elsewhere.
If, for any reason, your options are limited to one lender, we will tell you that before you decide.

Wholesale funding

One lender on our panel provides a wholesale stocking facility that helps us hold vehicles in stock. This does not influence our introductions.

Costs and fees

You do not pay us a fee for arranging finance where finance is arranged directly by us through our approved lender panel or through our appointed broker partners.

If you choose to use a third party external finance broker who is not appointed by Culloden Car Sales Ltd and is not part of our approved lender panel, an External Finance Broker Handling Fee will apply. This reflects the additional administration, liaison, and compliance obligations that arise where a third party broker controls or manages the finance process.

Where this fee applies, we will disclose it to you in writing before you proceed and we will ask you to sign a separate External Finance Broker Fee Disclosure document before completion. The fee is charged by Culloden Car Sales Ltd, is separate from the vehicle price, and may be paid separately or included within the finance agreement where the lender permits.

Lenders may charge interest and fees under their own terms, these will be shown to you before you decide.

Using your information

We will use your information to obtain quotes and, if you proceed, to submit your application to one or more lenders or a specialist broker.

Where you instruct us to work with a third party external finance broker, we may need to share relevant information with that broker to progress your request.

Lenders may carry out credit checks and share information with credit reference and fraud prevention agencies.

For full details, see our Privacy Notice on our website.

We are registered with the Information Commissioner's Office, ZB341718.

Business customers

Some protections under the Consumer Credit Act and FCA rules do not apply to business use. Ask if you are unsure.

Consumer Duty

We aim for clear, fair and timely communication, and outcomes that support your needs. If anything is unclear, tell us and we will fix it.

Complaints

If you are unhappy, contact, Complaints, Culloden Car Sales Ltd, 1 Barn Church Road, Culloden, Inverness, IV2 7WB, or sales@cullodencarsales.co.uk, or 01463 792211.

We will try to resolve matters quickly. We have up to eight weeks to send our final response. If you remain unhappy, you can ask the Financial Ombudsman Service to review it. You usually have six months from our final response. For some motor finance complaints there may be up to fifteen months.

Financial Services Compensation Scheme

Credit broking is not covered by the Financial Services Compensation Scheme.

Contact us

Telephone 01463 792211, email sales@cullodencarsales.co.uk.

Version

IDD reference, CC-IDD-2026-03, effective from 23 March 2026