



Status Disclosure

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Firms like ours are required by the FCA, to provide status disclosure documents to consumers who are considering buying certain financial products. It is therefore important that you read this document. It explains the service you are being offered in relation to finance and insurance. Please use this information to decide if our services are right for you.

Product Offerings

We provide a select range of insurance-backed products designed to safeguard and complement your vehicle purchase, specifically in the form of Mechanical Warranty, sourced from a sole insurer. Should you seek financial assistance for your vehicle acquisition, we can connect you with a limited pool of lenders offering diverse finance products. Upon request, a comprehensive list of our collaborating lenders can be provided.

Services Rendered

As a credit broker, we do not act as a lender. After a thorough assessment of your needs, we clarify the available finance products from our lending partners and offer advice on their suitability. Your subsequent decisions on how to proceed with the provided information are entirely your own.

Upon assessing your eligibility for our insurance or finance products, we provide recommendations for your consideration. It's important to note that we do not function as independent financial advisors and do not assess the broader market for finance or insurance, nor do we offer advice on whether our products represent the best value available.

Service Charges

We do not impose any fees for our services. Instead, we typically receive a commission from the lender, either as a fixed fee or a percentage of the borrowed amount. These commission structures are predetermined and do not grant us discretion to negotiate your annual percentage rate (APR) or any other elements in the total credit charge. While the APR may fluctuate based on your credit status or the loan amount, our commission remains constant, irrespective of the chosen finance type or the agreement's duration. As an individual, sole trader, or partnership, you have the right to request commission details before concluding your vehicle purchase. This information can be obtained from the Sales Executive handling your sale or by contacting nick@aidanpiers.com.



If you opt for an insurance product we recommend, we earn a margin from the sale, in addition to receiving training support from the insurance administrators.

Regulatory Oversight

Aidan Piers Ltd, trading as Aidan Piers, operates under the authorisation and regulation of the Financial Conduct Authority, as indicated at the bottom of our website. Our permitted business activities encompass acting as a broker for consumer finance and providing insurance product for non-investment insurance. Verification of our status can be done through the FCA register on www.fca.org.uk/register or by contacting the FCA directly at 0800 111 6768 or 0300 500 8082. **Our FCA reference number is 713734**

Ownership Information

Aidan Piers Ltd is located at 58 Woodheys Drive, Sale, Cheshire, M33 4JD.

Complaint Handling

For registering complaints, please contact us via email at nick@aidanpiers.com or in writing to:

FCA

Compliance Manager, Aidan Piers Ltd, The Brookdale Centre, Manchester Road, Knutsford, Cheshire, WA16 0SR

If a resolution cannot be reached internally, you may refer the matter to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. Depending on the type of business and the claim's circumstances, you may be entitled to compensation if we fail to meet our obligations. Insurance advising and arranging are covered up to 90% of the claim, with no upper limit. Please refer to www.fscs.org.uk for more information on compensation schemes.