



## Initial Disclosure Document

The purpose of this document is to set out the basis of the agreement under which we conduct our business and offer our services to you. Please keep a copy of this document with your other important papers.

We are New Car Discount a trading style of Auto Union Finance Ltd whose Head Office is New Car Discount, Auto Union House, 8 Eagle Park Drive, Warrington, Cheshire, WA2 8JA. We are a company registered in England Wales and our company registration number is 07997282

## Who regulates us?

New Car Discount is a trading style of Auto Union Finance Ltd and is authorised and regulated by the Financial Conduct Authority. Auto Union Finance Ltd is a credit broker, not a lender. The Financial Conduct Authority (FCA) is the independent regulator of financial services and consumer credit firms. Our Financial Conduct Authority authorisation number is 669609. Use this information to decide if our services are right for you.

You will not receive advice or a recommendation from us for the finance products we offer you. We may ask some questions to help in our assessment of the information you provide to us. You will then need to make your own choice about how to proceed.

## Complaints

If you would like to know more about how we handle complaints, please ask for a copy of our **Complaints Procedure Document** or view it on our website **www.new-car-discount.com**. We always aim to provide the best possible service to our customers, however if you have any cause for complaint, this can be raised by email, in writing or by telephone addressed to The Compliance Officer at New Car Discount, Auto Union Finance Ltd, Auto Union House, 8 Eagle Park Drive Warrington, Cheshire, WA28JA

t: 01925578888 | e: [qualitystandards@auf.co.uk](mailto:qualitystandards@auf.co.uk).

Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your complaint. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9S4. Alternatively, telephone 08000234567.

## Your Finance Options

As an authorised credit broker Auto Union Finance Ltd can introduce you to a selected group of lenders who may be able to help you finance your chosen goods. They provide us with a range of products and services that may be suitable for your purchase. We will explain the key features of these products to you. We may receive payment for introducing you to them. It is not a requirement of the sale to purchase goods using the finance companies to which we introduce you. Auto Union Finance Ltd's introduction to a finance company or product does not amount to independent financial advice. If at any point you wish to discontinue with our services please contact us to advise us of this. We may arrange a suitable finance option for you in accordance with the information you provide to us; other finance options are available. You may be able to obtain finance for your purchase from other lenders and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online. If you require further clarification, please contact us and we will be happy to help.

## Treating Customers Fairly

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs. Treating Customers Fairly (TCF) is a core part of our culture and philosophy and you can review our commitment to it by asking for a copy of our TCF policy statement.

## Confidentiality and Data Protection

In accordance with the European Union Regulation (EU 2016/679 (GDPR) we will retain your personal data for as long as we need to, but only in accordance to the reason you provided this to us in the first instance. We will retain your personal data for a longer period than the total duration of any finance agreement that you enter into, as a result of our processing your personal data. We will only process the personal information you provide to us when we have your consent to do so. We will only use your personal information to allow us to administer your application for finance with us.

For further information on how we handle and store your personal data along with understanding your rights, please see our Privacy Notice available on our website [www.new-car-discount.com](http://www.new-car-discount.com) or speak to us on 01925578888

## Credit Searches

We will carry out searches with Credit Reference Agencies to find the most appropriate finance for your circumstances. Whilst we restrict the number of searches to as few as possible, there may be occasions where multiple searches are required. We will only share the personal information you provide to us with other organisations as part of your application. For more information regarding this, please see our **Privacy Notice**.

It is important that you give us accurate information. The lender will check your details with fraud prevention agencies where false or inaccurate information is evident, such details will be passed to fraud prevention agencies. Law enforcement agencies may also access and use this information to prevent fraud and money laundering.