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31st July 2025

Ref: #VP188989/TU004

Initial Disclosure Document (IDD)

This document explains the service you are being offered in relation to finance and insurance. Please read this important document and use the information provided to decide if our services are right for you. Should you require further support to assist you in understanding our products and services please let us know.

Who Regulates us?

The Financial Conduct Authority (FCA) is the independent regulator of the Financial Services market in the United Kingdom.

Finance and Insurance: Vospers Motor House Ltd is authorised and regulated by the Financial Conduct Authority (FCA) (our firm reference number is 310773). Permitted activities include acting as a credit broker not a lender and advising on and arranging general insurance contracts.

You can check our authority on the FCA Register here <https://register.fca.org.uk/s/> or by contacting the Financial Conduct Authority directly on 0300 500 8082.

Whose Products Do We Offer?

We offer or introduce customers to the following general insurance products and providers - Guaranteed Asset Protection (GAP) insurance from Assurity Solutions Limited. Motor Risk Insurance from Motor Insurance Company Limited (MICL) and Extended Warranty from Car Care Plan.

Should you require finance to assist with the purchase of your vehicle, we can introduce you to a limited number of lenders and finance products. The lenders we work with are as follows: Ford Credit, Black Horse Motor Finance, Santander Consumer Finance, VW Financial Services, Stellantis Financial Services, BNP Paribas, DSG, MG Motor Financial Services, Toyota Financial Services (UK) PLC (trading as Mazda Financial Services), Mobilize (Renault and Dacia), Suzuki Finance and Arval UK Ltd

Which Products and Services Will We Provide You With?

We are a credit broker and not a lender. We will explain the finance products available to you from the lenders we work with and advise you on the suitability of those finance products after we have assessed your needs. You can then make an informed decision on how to proceed.

We will introduce you to a selected lender first. If they are unable to make you an offer for finance, we will then introduce you to further lenders we work with, who will look to obtain a finance offer for you.

We are not an independent financial advisor, and we do not assess the wider market for finance or insurance or provide any advice on whether the products we offer represent the best value you could obtain.

We will assess your needs for the products we offer by asking you relevant questions to identify which may be suitable for you. We will provide you with information relating to these products and a quotation so that you can make an informed decision on purchase. The purchase of these products is entirely optional.

We will advise and make a recommendation for you for the following finance products: Hire Purchase, Credit Sale, Personal Contract Purchase, Personal Loan, and Personal Contract Hire.

Credit reference searches will be conducted by lenders in order to establish your credit worthiness. Additional information may be required, and lenders may on occasions contact employers as part of their checks. Alternative terms may be offered.

Basis of our Service

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to

enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

What Will You Have To Pay Us For Our Services?

We do not charge fees for our Consumer Credit or Insurance services.

We will receive a commission from the lender, as either a fixed fee or a fixed percentage of the amount you borrow. The lenders we work with could pay commission at different rates. These arrangements are negotiated with our lenders in advance and do not give us any discretion to negotiate or adjust your APR.

Should you be accepted for credit, full commission details will be proactively included in your final finance documents in the form of a consent form, which will be presented to you before you enter into the agreement. This will allow you to understand the commission arrangement with the Lender. We also actively monitor all finance transactions to ensure compliance and maintain transparency in all our dealings.

We remunerate our employees using fixed rewards that are designed to ensure they act in the customers' best interests at all times. All employees receive a base salary, and our salespeople also receive financial rewards based on the products they process, providing they also achieve high levels of customer service.

What to do if you have a complaint:

If you wish to register a complaint, please contact us:

In writing: Vospers Customer Service, Vospers Motor House Ltd, Marsh Mills Retail Park, Longbridge Road, Plymouth PL6 8AY.

By phone: 01752 636363

By email: njv727@vospers.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

·By submitting your complaint online - please see financial-ombudsman.org.uk; or

·By email at complaint.info@financial-ombudsman.org.uk; or

·By telephone on 0207 964 1000; or

·By writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

IMPORTANT: The Financial Ombudsman Service will expect you to have followed the above procedure before they accept your case.

Following this complaints procedure does not affect your legal rights.

Are We Covered By The Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can telephone the FSCS on: 020 7741 4100 or write to them at: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.