NED POTTER LTD

Initial Disclosure Document

What is an Initial Disclosure Document?

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, the services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint.

Who regulates us?

NED POTTER LTD is regulated by the Financial Conduct Authority FCA Number 737908, You can check this on the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0300 500 8082.

Which service will we provide you with?

We offer a non-advised service, meaning we cannot give you advice or a recommendation on products. But in assessing your application we will ask you for information to enable us to identify your needs and present a selection of products relevant to your requirements. You will then need to make your own choice about how to proceed.

You will receive the pre-contract credit information which will detail the Terms & Conditions of the product you have chosen and advise you about any other fees and interest relating to the product.

What products do we offer?

We offer a limited number of finance products from a selected panel of lenders. These products can be viewed in more detail by going to our website https://www.nedpotter.co.uk/ or alternatively you can request a copy to be sent by email or post. We would advise you to view these to ensure you are satisfied that the product you have chosen meets your requirements.

What will you have to pay us for our services?

For regulated agreements we will receive a commission payment from the finance provider if you decide to enter into an agreement with them; the nature of this commission is either a fixed fee or a percentage of the amount you borrow.

All the lenders that we work with pay commission at different rates, however, the commission received does not affect the amount you will pay under your finance agreement. Our aim is to secure finance for you at the lowest interest rate available from our panel of lenders. The amount of commission will be made available to you.

Confidentiality and Data Protection

Throughout the process of obtaining finance for your vehicle agreement we will need to collect personal information from you and pass this information onto one or more third party lenders to enable them to make a credit decision. We will not disclose your personal details outside of this group of lenders.

What to do if you have a complaint?

If you wish to make a complaint, the first step is for us to understand your complaint. You can contact us by:

- **Phone:** 01432 270 201
- **Post:** Ned Potter LTD, Beech Business Park, Tillington Rd, Hereford, HR49QJ
- **Email**: sales@nedpotter.co.uk
- please provide your name and contact number where we can get in touch with you between the hours of where we can contact you between the hours of 9am - 5pm Monday to Friday.

We will acknowledge your complaint in writing within 5 working days, investigate your complaint and endeavour to send you a final response within 8 weeks of receipt of the complaint. If we are unable to provide you with a final response within this time we will send you an update. If you are not happy with our final response you can at escalate your complaint to the Financial Ombudsman, their contact details can be found here:

https://www.financial-ombudsman.org.uk/contact-us

Our trading address is:

Ned Potter LTD
Beech Business Park,
Tillington Road,
Hereford,
Herefordshire,
HR4 9QJ