

Initial Disclosure Document

A and D Motorcycles Ltd
Spencer Trading Estate
Denbigh
North Wales
LL16 5TQ

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered.

2 Credit Facilities

We offer a variety of finance products from a limited panel of lenders. A list of our lenders is available on request.

3 What Credit Facilities will we provide you with?

We will advise and make recommendations for you after we have assessed your financial needs and circumstances

4 Remuneration

We typically receive a commission from a lender for introducing finance, this can be a fixed amount or a percentage of the advance. You are entitled to request information regarding the amount of commission prior to entering into the agreement and we will supply this information if so requested.

5 What will you have to pay us for our services?

There are no fees for our services

6 Who regulates us?

We are authorised by the Financial Conduct Authority, Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, E14 5HS. Firm Reference Number 676438

You can check this on the FCA's register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0300 500 0597

7 Ownership

A and D Motorcycles Ltd has been registered as a limited company since **25th February 1997** and the registered number is **03324086**

8 What to do if you have a complaint

Most complaints can be resolved at the dealership, by the Dealer Principal, **Sally Edwards**. If you are not able to settle your dispute with us directly you may be able to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR

9 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 an upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. **The scheme does not cover consumer credit**. Further information about the compensation scheme is available from the FSCF on 0207 892 7300 or by visiting www.fscs.org.uk