

# **INITIAL STATUS DISCLOSURE DOCUMENT**

## **FINANCING YOUR PURCHASE ?**

### **Who are we?**

UP Prestige Car Company recognise that you always have a choice, and therefore we need to deliver an outstanding customer experience based upon an understanding of what our customer wants.

Please read this document as it may help you decide if, in addition to the purchase of your vehicle, any of our products and/or services are right for you.

UP Prestige Car Company is directly authorised by the Financial Conduct Authority (FCA) for consumer credit activities. Our Firm Reference Number (FRN) is 985 200.

You can check the above information on the FCA Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA contact centre on 0800 111 6768

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. All finance and insurance products are optional.

### **What can we do to help finance your purchase?**

We are a credit broker not a lender. We can introduce you to a number of lenders and their finance products who may be able to help finance your purchase. They will typically pay us for introducing you to them. Please ask us for a list of finance products and the lenders we use. By providing us with your personal credit details, you will be giving us authority to submit a credit application on your behalf to our credit providers. We will only pass your details onto a subsequent credit provider if the initial application to the first credit provider is not successful. We will use a maximum of 4 credit providers and therefore, no more than 4 credit searches will be registered.

## **Do you have to pay for our help?**

No, you make no payment to us, however a lender will typically pay us commission for making an introduction of business, the commission will form part of your regular monthly payments and will accrue interest.

## **What can you do if you wish to complain about our services?**

If you wish to make a complaint, please contact us in the first instance by writing to us at;

Customer Service Manager, UP Prestige Unit 1, Spectrum Court,  
Faraday Drive, Bridgnorth, WV15 5BY.

By email; [upprestige.info@gmail.com](mailto:upprestige.info@gmail.com)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, free of charge. Their website details are [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Time limits to refer your complaint to the Financial Ombudsman Service may apply.