

Kemberton Car Sales LTD

Company no. 08920875

FCA no. 688565

Sales Process

Status Disclosure

1) Who we Are?

Kemberton Car Sales Ltd, Halesfield 23, Telford, Shropshire, TF7 4NY, Tel no. 07976 404 533 or 07912 501 726. We are a credit broker not a lender.

2) Who we are regulated by?

We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services

3) What products do we offer?

Should you require finance to assist in the purchase of a vehicle, we offer selected products from a range of finance providers

4) What Services do we offer?

We will advise and make a recommendation for you on financial products after we have assessed your needs and circumstances. You will then need to make your own choice about how to proceed.

5) What you (the customer) will have to pay for this service?

We do not charge a fee for our services, however, we may receive an introductory payment or other benefit from the finance provider if you decide to enter into an agreement with them. We will typically receive commission from the lender as either a fixed fee or a fixed percentage on the amount that you borrow. These arrangements are negotiated with the lenders in advance and do not give us any discretion to negotiate or adjust

your annual percentage rate (APR) or any other item included in the total charge for credit. The APR may vary according to your credit status or the amount that you borrow. The commission that we earn does not change in relation to the type of finance agreement you choose or the length of the finance agreement.

6) Complaints procedure

If you wish to register a complaint, please write to us at the address above email us at sales@kembertoncarsales.co.uk, or call us on 07976 404 533. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

The Customer's Experience

If a customer requires finance to assist in purchasing a vehicle from us

- The application process will be explained to them
- We will assess the customer's needs and circumstances
- We will present the most suitable products to them based on strong qualification
- The customer will select the product they wish to go with once fully informed of all options
- We will confirm product suitability and affordability
- We will propose the deal to the chosen Finance provider
- On an acceptance being received, the customer will complete the paperwork, sign credit agreement and customer declaration
- On payout of funds, a suitable collection time will be arranged for the customer to drive the vehicle away, all paperwork will be filed. Customer will be fully informed of warranty and rights