

Initial Disclosure Document (IDD)**Richard Grace Cars Limited****Company number - 07806004****Registered address: Mechanics House 12 Chester Road, Pentre, Deeside, Flintshire, Wales, CH5 2AA****Trading address: White House, Old Sealand Road, Sealand, Chester, Flintshire, CH1 6BR****Telephone: 01244 880 825****Email: info@richardgracecars.co.uk****Website: <https://www.richardgracecars.co.uk/>**

About Us

Richard Grace Cars Limited is authorised and regulated by the Financial Conduct Authority (FCA) as an Introducer Appointed Representative. Our FCA firm reference number is 1042475. You can check this on the Financial Services Register by visiting www.fca.org.uk or by calling 0800 111 6768.

We are an Introducer Appointed Representative of Finset Limited (The Principal Firm) who is authorised as a Credit Broker and not a lender with the FCA under FRN 987805. Link to their website is [here](#).

As an Introducer Appointed Representative, we are only permitted to introduce you to Finset Limited. We are not able to discuss any finance products or provide further information/advice. However Finset Limited are on hand to help support you throughout your journey.

The Products Offered By Finset Limited

We can introduce you to Finset Limited who may be able to help you finance your vehicle. Please note we are only permitted to exclusively introduce you to Finset Limited. We will only introduce you to Finset Limited for the purpose of providing vehicle finance. Other options may be available in the market, and Finset Limited do recommend carrying out your own research to ensure a product is suitable, the best option for you and you are happy to proceed.

The finance products Finset Limited offer include:

- Hire Purchase (HP)
- Personal Contract Purchase (PCP)
- Conditional Sale
- Lease Purchase
- Personal Loan (through selected lenders)

They may also offer other products such as:

- Warranty
- GAP Insurance

For full information on the services Finset Limited provide, please view their [Initial Disclosure Document](#).

Commission Disclosure

We will receive a commission from Finset Limited should you decide to enter into an agreement through them with a lender from their panel and this could be either a fixed fee or a percentage of the amount of finance taken. The commission payable to Finset Limited by the lender may be a flat fee or a percentage of the amount you borrow. You can request further information about this commission at any time directly from Finset Limited by contacting them on email at compliance@finset.co.uk, or calling 01245 967999. See their full commission disclosure [here](#).

Fees

Ourselves and Finset Limited do not charge you a fee for our services. However, the lender may charge interest or fees as part of your finance agreement. These will be clearly set out in the documentation provided by the lender to you.

Complaints

If you have a complaint about our services, please contact Finset Limited using the details below. Their complaints policy can be found [here](#):

Joanne Mowatt-Morris

Compliance Manager

Finset Limited, Burgundy Court, 64-66 Springfield Road, Chelmsford, Essex CM2 6JY

Email: resolutions@finset.co.uk

01245 967999

If they cannot resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service:

- Website: www.financial-ombudsman.org.uk
 - Phone: 0800 023 4567
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Confidentiality and Data Protection

We take your privacy seriously. All data is handled in accordance with current data protection laws. Please refer to our Privacy Policy for more information. Finset Limited's Privacy Policy can be found [here](#) which will fully detail how they use your data, the parties they share your data with, your rights and more. We are registered with the Information Commissioners Office ('ICO'), our number is ZB967644.

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