

# Initial Disclosure Document (IDD)

## ASD Automotive Ltd

This document is provided in accordance with Financial Conduct Authority (FCA) requirements. Please read it carefully and ask us if you need any further information.

<b>Firm Name</b>	ASD Automotive Ltd
<b>Trading Address</b>	265 Stenson Road, Derby, Derbyshire, DE23 1HG
<b>Telephone</b>	01332 949733
<b>Email</b>	sales@asdautomotive.co.uk
<b>Website</b>	asdautomotive.co.uk
<b>FCA Firm Reference Number (FRN)</b>	43625

### 1) Who regulates us?

ASD Automotive Ltd is authorised and regulated by the Financial Conduct Authority (FCA). You can check our details on the FCA Register by searching our firm name or FRN.

### 2) Our role and the service we provide

We act as a credit broker for the purpose of introducing customers to finance providers and/or other credit brokers. We can introduce you to a limited panel of lenders who may be able to offer finance for the purchase of a vehicle.

We do not act as a lender. This means we do not provide finance ourselves. Any finance agreement is between you and the lender.

### 3) Advised or non-advised service

We offer a non-advised service. This means we will provide information about available finance options, but we will not make a personal recommendation or give advice on which product is most suitable for you. You must make your own decision on how to proceed.

### 4) Our panel of lenders

We work with a panel of lenders. The lenders available may change from time to time. If you would like details of our current panel, please ask and we will provide this.

### 5) Commission and charges

We do not charge you a fee for our credit broking services. We may receive a commission from the lender or finance provider if you enter into a finance agreement. The amount of commission may vary depending on the lender and the type of finance agreement.

You have the right to request information about any commission we receive. If you would like this information, please ask before you enter into the finance agreement.

### 6) Affordability and suitability

It is important that you only enter into a finance agreement if you can comfortably afford the repayments. You should consider your financial circumstances carefully before proceeding. If your circumstances change, you should contact the lender as soon as possible.

### 7) Data protection

We take data protection seriously. We will process your personal information in accordance with applicable data protection law. We will only share your information with finance providers and/or credit brokers for the purpose of arranging finance.

For more information, please refer to our Privacy Policy, available on request or via our website.

## **8) Complaints**

If you have a complaint about our service, please contact us using the details at the top of this document. We will acknowledge your complaint promptly and aim to provide a final response within 8 weeks.

If you are not satisfied with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

### **Financial Ombudsman Service**

Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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