

IDD Overview:

Baldock Car Sales Limited - Information Disclosure Document (IDD)

Registered Office:

72 Broad Street, Clifton, Shefford, SG17 5RP

Telephone: 01462 757344

Email: baldockcarsales@live.co.uk

VAT No.: 142316250 | Company No.: 10640568 | FCA No.: 779081

1. Whose products do we offer?

We offer a limited range of finance products from a small panel of lenders, including:

- Conditional Sale
 - Hire Purchase (HP)
 - Personal Contract Purchase (PCP)
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2. Which service will we provide you with?

As a credit broker, we will help you access finance products from a selected group of lenders. We do not provide independent financial advice. It is your decision whether to accept any recommendations.

3. What will you have to pay us for this service?

You will not pay us directly for our services. If you proceed with a finance agreement, we will receive commission from the lender or credit provider we introduce you to. Our commission may be based on:

- A fixed fee (may vary by lender)
- A percentage of the amount borrowed

The commission will not affect the amount you pay on your finance agreement.

4. Who regulates us?

Baldock Car Sales Limited is authorised and regulated by the Financial Conduct Authority (FCA).

FCA Register No: 779081

You can check our registration at [FCA Register](#) or call 0300 500 8082.

5. What to do if you have a complaint?

If you have a complaint, please contact us:

- In writing: Baldock Car Sales Limited, 72 Broad Street, Clifton, Shefford, SG17 5RP
- By phone: 01462 757344
- By email: baldockcarsales@live.co.uk

We aim to resolve complaints within 8 weeks. If unresolved, you may refer to the Financial Ombudsman Service at 0300 123 9123 or visit www.financial-ombudsman.org.uk.

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Baldock Car Sales Limited is not covered by the FSCS for finance products. However, you may be eligible for compensation in case of our insolvency or failure to meet obligations.

7. The Data Protection Act

We comply with the Data Protection Act 2018 and ensure your information is secure and confidential. Personal data may be shared with finance providers to facilitate your application. You have the right to request access to, change, or delete your data.

8. Additional Information

We are FCA & SAF Approved and committed to treating customers fairly. For any further questions regarding finance options or our services, please contact us.

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1. Whose products do we offer?

At Baldock Car Sales Limited, we offer a selection of finance products from a limited panel of lenders. These include finance products for vehicles, such as:

- Conditional Sale
 - Hire Purchase (HP)
 - Personal Contract Purchase (PCP)
-

2. Which service will we provide you with?

We act as a credit broker to introduce you to a selection of lenders who can offer finance products that may suit your needs. We will only recommend products that we believe are suitable based on the information you provide. However, we do not offer independent financial advice.

We can assist you with the following finance products:

- Conditional Sale
- Hire Purchase (HP)
- Personal Contract Purchase (PCP)

You are under no obligation to accept any recommendations or to enter into any financial agreement.

If you choose to use our services, we will work with you to help you secure finance, but ultimately, it is up to you to decide which finance product, if any, is best for you.

3. What will you have to pay us for this service?

You do not pay us directly for our credit brokering services. If you proceed with a finance agreement, we will typically receive a commission from the lender or credit provider for the introduction.

Our commission arrangements may vary depending on which lender we introduce you to, but they will not impact the amount you pay for your finance agreement.

We may receive a commission based on:

- A fixed fee (this fee may vary depending on the lender)

- A percentage of the amount borrowed

We will disclose the amount and structure of any commission before you enter into a finance agreement.

4. Who regulates us?

Baldock Car Sales Limited is authorised and regulated by the Financial Conduct Authority (FCA).
FCA Register No: 779081

You can check our registration on the FCA's Financial Services Register by visiting [FCA's website](#) or by contacting the FCA directly at 0300 500 8082.

5. What to do if you have a complaint?

If you have a complaint, please contact us using the following details:

- In writing:
Baldock Car Sales Limited
72 Broad Street, Clifton, Shefford, SG17 5RP
- By phone:
01462 757344
- By email:
baldockcarsales@live.co.uk

We will acknowledge your complaint within 5 working days and aim to resolve it within 8 weeks. If we cannot resolve your complaint within this time frame, you may refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free, independent service for resolving complaints. You can contact them on 0300 123 9123 or visit their website at www.financial-ombudsman.org.uk.

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Baldock Car Sales Limited is not covered by the Financial Services Compensation Scheme (FSCS) for any finance products you enter into. However, you may be eligible for compensation in the event of our insolvency or failure to meet our obligations.

7. The Data Protection Act

We comply with the Data Protection Act 2018 and are committed to ensuring your information is kept secure and confidential. The personal details you provide to us may be shared with finance providers to facilitate your application, but will not be passed to any other third party without your consent.

You have the right to request access to your personal data, as well as the right to request changes or deletion of your data, in line with data protection regulations.

8. Additional Information

We are FCA & SAF Approved and we are committed to treating customers fairly.

If you have any questions about the finance options or how we operate, please don't hesitate to contact us. We will be happy to assist you in making an informed decision about your vehicle purchase and finance options.