

Disclosure Document

Thank you for considering **Ashton Car Credit** for your vehicle purchase. We are a registered firm with the Financial Conduct Authority (FCA) and are committed to providing you with the highest standards of service. The FCA is the independent watchdog that regulates financial services in the UK. Our registration number is 650516 and you can check our status on the FCA's website: www.fca.org.uk.

Limited Company Number: n/a

Information Commissioner Office Number ZA266811

Phone: 01613433434

Email: sales@ashtoncarcredit.co.uk

Our Services:

We are a vehicle sales dealership that provides you with the following services:

- Vehicle sales
- Vehicle finance: Hire Purchase (HP)

The only options we offer is Hire Purchase. With Hire Purchase, you may pay an initial deposit followed by monthly payments to spread the cost of the vehicle over an agreed period. Once you have made all the payments, you own the vehicle outright.

Pros of Hire Purchase:

- Low initial deposit.
- Fixed monthly payments making budgeting easier.
- You own the vehicle at the end of the agreement.
- Flexible payment terms available.

Cons of Hire Purchase:

- You do not own the vehicle until all payments have been made.
- If you miss payments, the vehicle potentially could be repossessed.
- Higher overall cost (interest) than buying the vehicle outright.

Our Fees and Charges:

Ashton Car Credit do not charge you any fees for our services, however certain lenders may which will be explained to you before entering into any agreement. These fees will be fair, transparent, and reasonable.

We may receive commission payments from lenders for introducing you to them. We will disclose the amount to you before you make your decision.

Finance Lenders:

We work with several reputable finance lenders to provide you with a range of finance options. These lenders include:

BRIGHT CAR FINANCE - <https://www.brightcarfinance.co.uk/fair-processing-notice/> The Parade, Hoyle Road, Hoylake, CH47 3AG

OODLE CAR FINANCE Oodle Financial Services Limited – <https://oodlecarfinance.com/use-of-information-statement/> Fletcher House, Science Park, Heatley Rd, Littlemore, Oxford OX4 4GE

BLUE MOTOR FINANCE LIMITED - <https://bluemotorfinance.co.uk/PrivacyPolicy>

Darenth House, 84 Main Road, Sundridge, Kent, United Kingdom, TN14 6ER

FIRST RESPONSE FINANCE LIMITED - <https://www.firstresponsefinance.co.uk/about/privacy-policy/>

5 Regan Way, Chetwynd Business, Park, Chilwell, Nottingham, Nottinghamshire, NG9 6RZ

LUV FINANCIAL SOLUTIONS LTD - <https://www.luvcarloans.co.uk/privacy-policy/>

1 Quay Business Centre Harvard Court, Winwick Quay, Warrington, England, WA2 8LT

Suitability:

Taking all your requirements into account and subject to your credit status the best Hire Purchase finance option we have available for you was:

Name of HP Finance provider	
Benefit to the customer	
Balance to finance	
APR % / Term	
Monthly repayment	
Cash Price of Vehicle	
Commissions	
Approximately how many months do you intend to keep your vehicle.	
What is your disposable income each month?	

Have you ensured that you can comfortably manage the monthly repayments without facing any financial difficulties? Did the salesperson explain the agreement to you, answer your questions, and inform you about your consumer rights? If you need further assistance, consider seeking independent financial advice from family, friends, or an advocacy service.

Complaints:

We are committed to providing you with the highest standards of service and product available. If we fall short of this, we have a complaint and feedback process.

Complaints Procedure

We take all complaints seriously and aim to resolve them as quickly as possible. Upon receipt of a complaint, we will acknowledge it within five business days by phone, email, or in writing. We will then carry out a thorough investigation of the complaint, considering all relevant information and evidence. We will keep the customer informed of progress and aim to provide a final written response within eight weeks of receiving the complaint. We will provide a clear and concise oral or

written response to the customer, explaining our findings and any actions we intend to take to resolve the complaint. If the customer is not satisfied with our response, they may escalate the complaint to a senior member of staff or a dedicated complaints team. If the customer is still not satisfied with our response, they may be entitled to refer the matter to the Financial Ombudsman Service (FOS). We will keep records of all complaints received and the steps taken to resolve them. By signing the Hire Purchase agreement, the customer confirms that they have received a copy of this complaints procedure and agree to be bound by it.

Confirmation:

I confirm that I have read and understood the Disclosure Document provided by Ashton Car Credit and the information provided by the finance lenders mentioned above. I am happy to proceed with the finance and recommendations provided.

Name: _____

Signature: _____

Date: _____,

Name: _____

Signature: _____

Date: _____,