



1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Please use this information to decide if our services are right for you. We are fully committed to delivering good customer outcomes and our Board of Directors fully endorse the Consumer Duty in our business. All staff are charged with the responsibility of implementing this in all our dealings with our customers.

2. Product Offering

We offer a limited range of financing and insurance products that we have chosen. While we strive to provide you with suitable financing and insurance options, we receive financial incentives, such as commissions, from certain lenders and insurers. These incentives influence the options we present. Accordingly, the options we present may not reflect the most competitive or impartial terms that you could receive in the market.

We only offer you the following insurance products from a limited number of insurers indicated below.

3. Service Provision

We are a credit broker and not a lender and can introduce you to a limited number of lenders and their finance products.

The **Finance Products** we offer are Hire Purchase, Personal Contract Purchase, Cash Plan, Conditional Sale, Personal Contract Plan, Business and Personal Contract Hire.

Roger Young Ltd have chosen to work with a panel of lenders, our general approach is to introduce you first to our first-string lender.

If the underwriting or finance product availability criteria of our chosen First-string lender, Black Horse, is not suitable. We will offer a finance option using our chosen Second-string lender, Moto Novo and our broker DSG Finance, who have different lending criterias.

We are not providing you with independent financial advice and are not impartial. We will provide you with information on the finance products which may suit your requirements based on information you disclose to assist you in making an informed decision on your purchase. You should decide whether the finance product is right for you.

4. Commission Disclosure

We do not charge a fee for our services. We will receive commission from the lender for introducing you which will either be a fixed fee or fixed percentage of the amount you borrow. The lenders we work with will pay commission at different rates.

The exact amount of finance commission will be provided to you in good time prior to conclusion of your finance contract.

We receive commission as a proportion of premium paid from our insurance provider if you decide to enter into an agreement with them.

5. Regulatory Oversight

Roger Young Ltd are authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 311240.

We are also an Appointed Representative of Automotive Compliance Limited for the purpose of insurance distribution. Automotive Compliance Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference number is 497010.

Automotive Compliance Ltd's permitted business is to act as Principal Firm for a network of Appointed Representatives who act as an agent on behalf of the insurer for insurance distribution activities only. Our FCA permitted business is arranging general insurance and finance contracts.

You can check this on the FCA Register by visiting website www.fca.org.uk.

6. Complaints

If you wish to register a complaint, please contact us:

inwriting Roger Young Ltd, Saltash Parkway, Saltash Ind Estate, Saltash Cornwall PL12 6LF

by phone 01752 849 999

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

www.financial-ombudsman.org.uk

7. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations for any insurance products you purchase.

This depends on the type of business and the circumstances of the claim. General Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory forms of insurance (e.g. Motor Insurance) are covered for 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Please note - finance products are not covered by this scheme.