

# Our Finance & Insurance Services

Please consider this information carefully to decide if our services are right for you.  
We are authorised and regulated by the **Financial Conduct Authority (FCA)**

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## Finance

**We are a credit broker not a lender;** we will assess your needs and introduce you to a limited number of finance providers who offer a limited range of finance products. We are **not** independent financial Advisors.

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## Insurance

**We are a general insurance intermediary;** we will assess your needs then make recommendations to you based on that information for the following products from a limited number of insurers:

<b>Product</b>	<b>Insurers/Providers</b>
Guaranteed Asset Protection	GardX
Cosmetic Repair Insurance	Premia Solutions Ltd
Tyre & Alloy Wheel Insurance	Premia Solutions Ltd

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## Fees

No fees are payable by you for our Finance & Insurance Services, we may be paid a fee by the provider for introducing you to them.

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## Complaints

In the unlikely event that you need to register a complaint, please contact us:

Write to: **Katie Bolton**

Group Compliance Manager

Cambria Automobiles South East Ltd, Grange Welwyn,

Great North Road, Stanborough, Welwyn Garden City, AL8 7TQ

Telephone: 01707 280851

Email: [katie.bolton@cambriaautos.co.uk](mailto:katie.bolton@cambriaautos.co.uk)

If we are unable to resolve your complaint you may be eligible to refer it to the Financial Ombudsman Service.

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## Regulator

Cambria Automobiles South East Ltd, Dorcan Way, Swindon, Wiltshire, SN3 3RA (FCA register number FRN 308872) and all of its appointed representatives are authorised and regulated by the Financial Conduct Authority. Our permitted business is Credit Brokering, Consumer Hire, Debt Adjusting (Limited), Debt Counselling (Limited) and arranging General Insurance. This initial disclosure document only applies to products we advise on which are regulated by the FCA.

The FCA's Register can be viewed by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or you can call the FCA on 0845 606 1234.

You may be entitled to compensation from the Financial Services Compensation Scheme if we are unable to meet our obligations; this depends on the type of business and circumstances of the claim. Further information on the scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk)

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## **Pre-Collection Check List**

In order to assist you with the smooth delivery of your vehicle, please note the following for your consideration:-

### **Paying for your vehicle**

We will require full cleared funds for any outstanding balance prior to the collection of your vehicle (please note that this is a company policy and we can make no exceptions).

In order, our preferred methods of payment which represent cleared funds are:-

<b>Payment Method</b>	<b>Fee</b>	<b>Notes</b>
Bank Transfer	Nil	
Debit Card	Nil	
Credit Card	Nil	
American Express	Nil	
Cash	Nil	Maximum amount of cumulative cash taken is £5,000
Cheques	Nil	Please allow 10 Bank working days for clearance
Bankers Draft	Nil	Please allow 10 Bank working days for clearance

**Insurance** - We, as a Company, have a duty of care to ensure that any sold vehicle is adequately insured in the driver's name before we can release the vehicle. You will need to present a valid insurance certificate or cover note at the dealership prior to collection of your vehicle (Please note this must be a hard copy of PDF document). To help with this, we do offer free 7 day Driveaway Insurance. Please speak to our Business Manager for more details.

**Part-Exchange Information** - If you are part-exchanging a vehicle, the following items will be required from you and should be presented on the day of Handover:-

- Registration Document (V5)
- MOT Certificate (if applicable)
- Service Book & Locking Wheel Nut (if applicable)
- All keys and receipts for additional work carried out

Failure to produce all these items may affect the value of our part-exchange.

### **Finance Information**

If you are taking advantage of one of our finance options, the following items will need to be viewed at the dealership at least the day prior to collection of your vehicle. You will need to sign the finance documents so that we can process payment for the release of the vehicle. If a vehicle has not been paid out by the finance company then it will, under no circumstances, be released.

- Valid Driving Licence showing your CURRENT home address..
- Utility Bill or Bank Statement dated within the last 3 months showing your CURRENT home address

**If you have any questions, please do not hesitate to ask for assistance**