

# Initial Disclosure Document

Motor Ring Ltd  
471-473 Blackfen Road  
Sidcup. DA15 9NP

## **The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### **1. Whose products do we offer?**

MOTOR RING LTD is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase. Please ask for a list of our funding partners.

### **2. Which service will we provide you with?**

We will provide you with information to assist with your funding decision on:  
Credit Agreements – Hire Purchase, Personal Contract Purchase, Lease Purchase, Personal Loan.

### **3. What will you have to pay us for our Finance services?**

We do not charge a fee for our services.

Lenders pay a commission to us for introducing you to them. This is either a fixed amount or calculated by reference to the amount you borrow. Different lenders may pay different commissions for such introductions. You have the right to request the commission amount. Any commission payments lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.

### **4. Who regulates us?**

MOTOR RING LTD is directly authorised and regulated by the Financial Conduct Authority for credit broking activities, our Firm Reference Number is 915033.

You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk).

### **5. What to do if you have a complaint**

If you wish to register a complaint, please contact us in writing: [info@motor-ring.co.uk](mailto:info@motor-ring.co.uk)

Or by phone 01322 761 069

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](http://www.financial-ombudsman.org.uk).