



IMPORTANT PLEASE READ

Dear Customer,

Please read the following document in addition to your pre-contract information. You should consider the information given in all documentation before signing your finance agreement.

INITIAL DISCLOSURE DOCUMENT

Who Are We?

CK Car Sales Ltd Co Reg No NI063965 www.ckcarsales.com

Our registered address is 62 Hillhead Road, Toomebridge, Antrim, BT41 3SP

Email: declan@ckcarsales.com Tel: 028 796 59519

What can we do to help finance your purchase?

CK Car Sales Ltd are authorised and regulated by the Financial Conduct Authority for credit brokerage. Our FCA FRN registration number is 664641. We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products which may have different interest rates and charges. We do not charge a fee for our services. Whichever lender we introduce you to, we will receive a commission from them (either a fixed fee or a fixed percentage of the amount you borrow). The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement. If you ask us what the amount of commission is, we will tell you in good time before the finance agreement is executed.

Can we give independent financial advice?

No, we are not independent financial advisors and are unable to give you independent financial advice. We may give you options available to you to suit your personal circumstances. You must decide whether the products offered are suitable for you.

What can you do if you wish to complain about our services?

We always strive to give a first class service but if you wish to make a complaint, please contact us in the first instance by writing to CK Car Sales Ltd, 62 Hillhead Road, Toomebridge, Antrim, BT41 3SP or by telephoning us on 028 796 59519. We aim to respond within 72 hours and will write to you with a final response within 8 weeks. Should you remain dissatisfied you may have the right to refer any unresolved complaint to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR. Please note Financial Ombudsman Service may not be able to deal with complaints from business customers. <http://www.financial-ombudsman.org.uk>