

Initial Disclosure Document

Our finance services and costs

Acorn Money Limited 2 Union Square Darlington DL1 1GL

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Finance - We offer finance from a limited number of lenders who may be able to finance your vehicle. Ask us for a list of the lenders we offer finance products from.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us in relation to our products. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Unless expressly stated there is No fee for introduction to finance providers. Whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow).

5. Who regulates us?

Acorn Money Limited 2 Union Square Darlington DL1 1GL is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 678606.

Acorn Money's permitted business is a credit broker (but not lender) to arrange vehicle finance.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768

6. What to do if you have a complaint

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

...in writing Acorn Money Limited 2 Union Square Darlington DL1 1GL

... by phone Ros Greener 01325 978 640

If you are not satisfied with a decision taken in respect of a complaint or appeal, you may contact the BVRLA (our industry trade association) who will act as an independent arbiter, at www.bvrla.co.uk. Consumer Credit and Insurance customers also have the legal right to refer unresolved disputes to the Financial Ombudsman Service within six months from the date of the final decision at www.financial-ombudsman.org.uk/consumer/complaints

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Consumer credit Consumer credit is not covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS.