

## **About Our Finance Services**

**Kennington Car Sales Limited**  
**32-36 Aylesbury Street**  
**Bletchley**  
**Milton Keynes**  
**MK2 2BA.**

### **1.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. We are fully committed to delivering good customer outcomes and our business fully endorses 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**

Kennington Car Sales Limited offers a limited range of financing products that we have chosen. Whilst we strive to provide you with suitable financing options, we receive financial incentives such as commissions from certain lenders and 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.

### **3. Service Provision Finance Products**

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 and Personal Loan. Kennington Car Sales Limited has 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 does not suit your needs, we will offer a finance option using our other available lenders, or the services of a credit broker who have different lending criteria. We will advise you if this applicable. 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.

All products are optional

### **4. Commission Disclosure/ what you will have to pay for our services?**

We do not charge a fee for our credit brokering 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 will charge a processing fee for providing administration costs. Our processing fee will become payable once you have signed our vehicle order form, and the vehicle has been secured. The cost of this processing fee will be

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£249.00 including VAT which is non-refundable. A £399 including VAT administration fee applies if you wish to arrange your own finance with a broker outside of our lender panel.

### 5. Regulatory Oversight

Kennington Car Sales Limited is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities; our Firm Reference Number (FRN) is 993469. Kennington Car Sales Limited is a Credit Broker not a Lender. Our FCA permitted business is arranging finance products. You can check this on the FCA Register by visiting website [www.fca.org.uk](http://www.fca.org.uk).

### 6. Complaints

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

**in writing:** Kennington Car Sales Limited, 32-36 Aylesbury Street Bletchley Milton Keynes MK2 2BA.

**By email:** [kenningtoncarsales@gmail.com](mailto:kenningtoncarsales@gmail.com)

**by phone:** 07477070105/01908 883940

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)

### 7. Financial Services Compensation Scheme (FSCS)?

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