Initial Disclosure Document
Holdcroft Renault LTD

About our Services

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. What products do we offer?

We only offer products from the below insurers in respect of:

Return to Invoice (GAP) Guaranteed Asset Protect/ Cosmetic Repair Insurance

Administered by Premia Solutions: 4th Floor Tuition House, 27-37 St Georges Road, Wimbledon, London SW19 4EU

Insurer is Fortegra Europe Insurance Company: Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta

WE WILL ONLY INTRODUCE YOU TO A LENDER, WE DO NOT OFFER INDEPENDENT FINANCIAL ADVICE

We act as a credit broker, not as a lender, for the introduction to a limited number of finance providers only for: Hire Purchase, Personal Contract Purchase, Personal Contract Hire, Personal Loan. Our panel of lenders are available on request.

3. Which Service will we provide you with?

We advise and make a recommendation for you after we have assessed your needs.

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

No Fee. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

No Fee for the introduction to finance providers, but we may receive a payment(s) or other benefit from the finance providers if you decide to enter into an agreement with them.

You may ask us for details of such payments.

5. Who regulates us?

Holdcroft Renault LTD, Leek Road, Hanley, Stoke on Trent, Staffordshire ST1 6AT who are authorised and regulated by the FCA.

Our Financial Services Registration number is 679443.

Our permitted business is:

You can check this on the Financial Services Register by visiting the FCA's website. http://www.fca.org.uk 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:

www.financial-ombudsman.org.uk/consumer/complaints.htm

In Writing to: The Complaints Manager, T G Holdcroft (Holdings) LTD, Leek Road, Hanley, Stoke on Trent, Staffordshire ST1 6AT

By Phone: 01782 264888

Should your concern regarding the services we provide remain unresolved you may be entitled to refer the matter to the Financial Ombudsman Services.

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.