

# Initial Disclosure Document

## Introduction

This document provides important information about the credit broking services offered by AutoMoney Limited, trading as AutoMoney Motor Finance (“our”, “us”, “we”), and the arrangements in place with our partner broker. It is designed to help you make an informed decision when considering our services. Please read this document carefully.

## Who Are We?

AutoMoney Limited is a hire purchase lender specialising in providing finance for the purchase of used vehicles for customers with a variety of credit histories. We are authorised and regulated by the Financial Conduct Authority under [Firm Reference Number 912573](#).

## Our Services

We offer hire purchase agreements to help finance the purchase of used vehicles. If you apply directly to us but do not qualify for a loan with us, we may, with your consent, refer you to our partner broker who might be able to assist you in finding suitable financing options. We do not charge you a fee for referring your application to our partner broker.

## About Our Partner Broker

Our partner broker is Reynolds and Stein Company Limited, trading as **Car Finance Genie**, which is authorised and regulated by the Financial Conduct Authority under [Firm Reference Number 938367](#). They offer a range of credit products from a panel of lenders. By referring you to them, we aim to provide you with additional financing options that may suit your needs. **Car Finance Genie’s representative APR is 24.9%**. This rate gives you an idea of the cost of borrowing and helps you compare different offers. Further information can be found on [Car Finance Genie’s website](#).

## Commission Disclosure

When we refer you to Car Finance Genie, we will receive a commission for the referral. This commission is a fixed fee of £299 per successful loan application. The amount of commission we receive does not affect the interest rate or the amount you will pay under the credit agreement with the broker.

## Using Your Personal Data

Please read our [Privacy Notice](#) that explains how we use your data, how it’s protected, how long it’s stored and far more.

[Car Finance Genie’s Privacy Notice](#) also explains how they will use your data.

## Contact Us

For further information about our services, please contact our **Sales Team** by emailing us at [support@ammf.co.uk](mailto:support@ammf.co.uk) or by telephoning us on **01737 55 33 11**.

## Complaints

If you have any concerns, please contact us in the first instance by writing to us at **Compliance Team, AutoMoney Limited, Unit 3 Brooklands, Moons Moat Drive, Redditch, B98 9DW**, emailing us at [complaints@ammf.co.uk](mailto:complaints@ammf.co.uk) or by telephoning us on **0800 197 9090**.

You have the right to refer any unresolved complaint to the Financial Ombudsman Service by writing to them at **Exchange Tower, London, E14 9SR**, or by visiting their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Confirmation

**By proceeding with our services, you confirm that you have read and understood this Initial Disclosure Document and consent to us referring your application to Car Finance Genie, should your application with us not be successful.**

**PLEASE KEEP THIS DOCUMENT FOR YOUR RECORDS**

AutoMoney Limited, trading as AutoMoney Motor Finance, is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 912573. Registered in England & Wales under company registration number 11331546. Registered Office: 25-27 Surrey Street, Norwich, Norfolk, NR1 3NX. Registered with the Information Commissioner’s Office under registration number ZA761449. Business and commercial hire purchase agreements are unregulated and therefore fall outside the scope of the Consumer Credit Act 1974 and FCA regulation.

