



## **Initial Disclosure Document – Information about us, the service we can provide and how we earn commission**

Hart Contracts Limited  
1 Bell Lane  
Lewes  
BN7 1JU  
(registered in England under company number 11347527)

Hart Contracts Ltd is authorised and regulated by the Financial Conduct Authority. **Hart Contracts Limited is a credit broker, not a lender.** The Financial Conduct Authority (FCA) is the independent regulator of financial services and consumer credit firms.

### **1. The Financial Conduct Authority**

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you

### **2. Whose Products do we offer**

Our Panel of Lenders, Who may be able to finance your purchase are;  
Close Brothers Motor Finance  
Paragon Motor Finance  
DSG Financial Services  
Magnitude Finance

We will only introduce you to these lenders. We do not offer independent financial advice.  
*You are under no obligation to use the financial products that we offer, other providers may offer similar products that may or may not meet your needs.*

### **3. Which Service will we provide you with**

We will review suitable finance products for you after we have assessed your needs for; Hire Purchase, Personal Contract Purchase (PCP), Personal Contract Hire, Lease Purchase, Contract Hire,

### **4. What will you have to pay us for this service**

You will make no payment to us for introduction to finance providers, but we may receive a payment or other benefits from the provider if you decide to enter into an agreement with them. You may ask us for details of such payments.

### **5. Who Regulates us**

Hart Contracts Limited is authorised and regulated by the Financial Conduct Authority. Hart Contracts Limited FCA Reference Number is : 808982. You can check this on the FCA's register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/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: Hart Contracts Limited, 1 Bell Lane, Lewes, BN7 1JU

By Phone: 01273 814916

By Email: [Bradley@hartcontracts.co.uk](mailto:Bradley@hartcontracts.co.uk)

If you cannot settle your complaint with us, You may be entitled to refer this to the Financial Ombudsman Service.

## **7. The Data Protection ACT**

Hart Contracts Limited is also governed by the Data Protection Act (2018) This ensures any information you give us is managed in a secure and confidential manner. This information may be passed to other groups including those companies in section 2 above. Without this information Hart Contracts Limited is unable to process your order or enquiry. Under the Data Protection Act you may apply to have this information restricted or removed at any time by telling Hart Contracts Limited Via Phone: 01273 814916 or in writing to Hart Contracts Limited, 1 Bell Lane, Lewes, BN7 1JU,