

# Windsors

FOUNDED 1919, SERVING MOTORISTS FOR 99 YEARS

Windsors (Wallasey)

Windsors (Wallasey) Ltd  
Harrison Drive, Wallasey, Merseyside, CH45  
3HP

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## 1 The Financial Conduct Authority (FCA)

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

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## 2 Whose products do we offer ?

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- We only offer products from a limited number of insurers for;

*GAP - Car Care Plan Ltd*

Ask us for a list of insurers we offer products from.

- We can introduce you to a limited number of lenders for;

*Our panel of Lenders, who may be able to finance your purchase are;*

*Fiat Chrysler Automotive - None / None  
Citroen Financial Services - None / None  
Peugeot Financial Services - None / None  
Mazda Finance - None / None  
Santander - None / None  
MotoNovo Finance - None / None  
Close Motor Finance - None / None  
Blue Motor Finance - None / None  
First Response Finance - None / None  
Eurodrive Finance - None / None  
Car Finance 2 U Limited - None / None  
Northridge Finance - None / None*

*We also have access to many other lenders through Evolution Finance - None / None*

*We act as their agent for this introduction and not as your agent. We are not an independent financial advisor; we will provide details of products available. We may advise you on the products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation.*

**You are under no obligation to make use of any financial product arranged by Windsors (Wallasey) Ltd. Other providers may offer similar products that may or may not meet your needs.**

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## 3 Which service will we provide you with ?

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- We will advise and make a recommendation for you after we have assessed your needs for;
- We will review suitable finance products for you after we have assessed your needs for;

**You are not obliged to agree with our recommendations or to make any purchase of a finance or insurance product. You may obtain free, unbiased guidance from the Money Advice Service at [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) or Your Impartial Guide to Car Finance at [www.financingyourcar.org.uk](http://www.financingyourcar.org.uk).**

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

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- We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We may receive a revenue from the sale of the product, which is based on the margin between the selling price, nett of Insurance Premium tax, and the cost price to us.
- You will make no payment to us for the introduction to our panel of lenders, typically we may receive a commission from the lender if you decide to enter into an agreement with them. You may ask us for details of such payments.**

*Commission Arrangements  
% of Balance Financed Commission Model*

*The Dealer will be paid a commission for introducing you to the lender. This will be a percentage of the amount that you borrow. This means the more you borrow the more the Dealer is paid. The commission will be the same no matter the interest rate that you pay. If you ask the Dealer, they will tell you (in good time before the agreement is made) the amount of any commission they will earn from the lender.*

*Flat £s Fee Commission Model*

*The Dealer will be paid a commission for introducing you to the lender. This will be a flat fee amount. This means the commission will be the same no matter how much you borrow or the interest rate that you pay. If you ask the Dealer, they will tell you (in good time before the agreement is made) the amount of commission they will earn from the lender.*

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## **5 Who regulates us ?**

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Windsors (Wallasey) Ltd is authorised and regulated by the Financial Conduct Authority. Windsors (Wallasey) Ltd FCA Reference Number is 307256. Windsors (Wallasey) Ltd permitted business is to act as a Credit Broker for introduction to finance providers, acting on behalf of the lender.

You can check this on the Consumer Credit Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Windsors (Wallasey) Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307256.

Our permitted business is to sell and arrange non-investment insurance contracts, acting on behalf of the insurer. You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 1116768.

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## **6 What to do if you have a complaint**

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If you wish to register a complaint for insurance services, please contact us;

Write to Windsors (Wallasey) Ltd, Harrison Drive, Wallasey, Merseyside, CH45 3HP.

Telephone 01516 396181

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

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

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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.

for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS. **Please note - finance products are not covered by this scheme.**

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## **8 The Data Protection Act**

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Windsors (Wallasey) Ltd 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 or affiliated members including those company(s) detailed in Section 2 above. Without this information Windsors (Wallasey) Ltd 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 Windsors (Wallasey) Ltd via phone on 01516 396181 or in writing to Windsors (Wallasey) Ltd, Harrison Drive, Wallasey, Merseyside, CH45 3HP.