Initial Disclosure Document

Dear Customer,

Please read the following document in addition to your pre-contract information (SECCI). You should consider the information provided in all documents before signing your finance agreement.

Financing Your Purchase – Frequently Asked Questions

Who are we?

Ballylisk Car Sales Limited
Company Registration Number: NI062529
Registered Address:
133 Portadown Road, Tandragee,
Co Armagh, BT62 2JX
Telephone: 02838 840268

What can we do to help finance your purchase?

We are authorised and regulated by the Financial Conduct Authority (FCA) for credit brokerage. FCA Number: 659981

Ballylisk Car Sales Limited is a credit broker, not a lender. We can introduce you to a limited group of carefully selected credit providers who may be able to offer you finance for your purchase. Each credit provider may have different interest rates and charges. We do not charge you a fee for our services.

Rates may be either fixed (based on the lender) or variable (based on your credit score). Typically, the higher your credit score, the lower the APR you may be offered. Fixed rates are set by the lenders and cannot be altered by us.

We offer a range of finance products from these providers that may suit your needs and will explain the key features of each option.

We receive a commission from credit providers for introducing you to them. The amount of commission may vary depending on the product and lender.

Commission Disclosure

Ballylisk Car Sales Limited confirms that commissions (either a fixed fee or a percentage of the amount you borrow) may be payable to us by lenders. The lenders we work with may offer different rates of commission. However, the commission we receive does not affect the amount you pay under your credit agreement.

We disclose the existence of commissions and, upon request, the actual amount. This ensures our customers can make fully informed decisions about the products and services they choose.

Initial Disclosure Commitments

We provide commission disclosures before any credit agreement is made to assure you that our product recommendations are not influenced by the commission we may receive.

As required by the Financial Conduct Authority, we disclose the existence and nature of our commission arrangements in good time before a credit agreement is signed. Upon your request, we will also disclose the specific amount of commission received.

You may request this information at any stage.

Can we give you independent financial advice?

We are not independent financial advisors and cannot offer independent financial advice. We will present details of the finance products available from our credit providers, but we do not offer advice or recommendations. You are responsible for deciding whether a finance product is suitable for your needs.

Using Your Personal Data

Please refer to our Privacy Notice, as any personal data you provide will be processed by the funders we work with in relation to your finance application.
https://www.ballylisk.co.uk/gdpr/

What if you wish to make a complaint?

If you are dissatisfied with our service, you may contact us directly:

Customer Services Department
Ballylisk Car Sales Limited
133 Portadown Road, Tandragee,
Co Armagh, BT62 2JX
Telephone: 02838 840268

If you are not satisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 020 7964 1000
Web: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk