About our Finance Services

Head Office: JT Hughes (Oswestry) Ltd
3 Battlefield Road
Shrewsbury
SY1 4AB

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services.

Please use this information to decide if our services are right for you.

2. Product Offering

JT Hughes is a credit broker, not a lender, and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker. We will advise you if this is applicable. We are not an independent financial advisor and do not make recommendations, however we will provide you with information on products that may suit your requirements based on the information you disclose, to assist you in making an informed decision on your purchase. Our approach is to introduce you first to the relevant manufacturer supporting finance company. If this firm is unable to make to make you a finance offer, we will inform you and request your permission to submit a proposal to another of our lenders.

3. Service Provision

We will provide you with information to assist with your funding decision on: Hire Purchase, Personal Contract Purchase, Lease Purchase, Personal Contract Hire and Business Contract Hire.

4. Commission Disclosure

We do not charge a fee for our services. We will receive commission from the lender for introducing you which will either be a fixed fee or fixed percentage of the amount you borrow. The lenders we work with will pay commission at different rates.

We will disclose the amount of commission being received through our sales process once the finance proposal has been accepted and you will be required to confirm that you are aware of any commission being paid to us by our lender.

5. Panel of Lenders

- HFE
- Hyundai Capital
- Black Horse
- DSG
- CA Auto Finance

6. Regulatory Oversight

JT Hughes (Oswestry) Ltd is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 306434. Our FCS permitted business is arranging finance contracts. You can check this on the FCA Register by visiting website www.fca.org.uk.

7. Complaints

If you wish to register a complaint, please contact us:

Inwriting: FCA Compliance Manager, 3 Battlefield Road, Shrewsbury, SY1 4AB

by email: **hr@jthughes.co.uk**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk