

## Consumer Credit Directive (Disclosure of Information)



The Consumer Credit Directive (regulated by the Financial Conduct Authority) required all businesses offering specific types of credit to disclose key facts about their credit related business.

The information below is supplied to help you decide if our services as a credit intermediary/broker are right for you. RGR Garages (Cranfield) Ltd is not a lender. We do not make a charge for any advice given in relation to credit agreements and only use credit providers that follow the Finance & Leasing Association (FLA) lending code. RGR Garages (Cranfield) Ltd may receive commission (either a fixed fee or a percentage of the amount you borrow) for acting as a credit broker and/or intermediary but this does not affect the total you pay. RGR Garages (Cranfield) Ltd have no ability to negotiate or adjust your interest rate, APR or any other item included in the total charge for credit.

### 1 What products do we offer?

---

We only offer products from four finance providers:

**Ford Credit Europe Bank Plc** - Central Office, Eagleway, Brentwood, Essex, CM13 3AR

**MotoNovo Finance** - One Central Square, Cardiff, CF10 1FS

**Evolution Funding** - Thompson Close, Chesterfield, S41 9AZ

### 2 What products do we offer?

---

Hire Purchase including Personal Contract Purchase

Credit Sale

Lease Purchase

Personal Contract Hire

Business Contract Hire

Personal Loan

### 2 Who regulates our activities?

---

RGR Garages (Cranfield) Limited is authorised and regulated by the Financial Conduct Authority for consumer credit broking and limited to related credit activities. Our firm reference number is 670563. The consumer credit register is available by visiting [www.fca.gov.uk](http://www.fca.gov.uk)

### 3 What to do if you have a complaint

---

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

... **in writing** RGR Garages (Cranfield) Ltd, High Steet, Cranfield, Bedfordshire. MK43 0DG

...**by phone** Telephone 01234 750207

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