



Status Disclosure Document

The Financial Conduct Authority is the independent watchdog that regulates financial services. It requires us to give you this document to help you decide if our services are right for you.

Lloyd Ltd whose registered address is Lloyd Ltd, Kingstown Broadway, Kingstown, Carlisle, Cumbria CA3 0EF is authorised and regulated by the Financial Conduct Authority for Consumer Credit Activities. Our Firm Reference Number is 669526.

Our permitted business is the supply of finance products connected with the purchase of your vehicle. You can check this on the Consumer Credit Register by visiting the FCA's website at www.fca.org.uk or by contacting the contact centre on 0300 500 0597

About our Finance Services

We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products. We are not an independent financial advisor; we will provide details of products available, but no advice or recommendation will be made. **You must decide whether the finance product is right for you.**

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow).

COMMISSION: For your reassurance, all the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest interest rate you are eligible for from our panel of lenders.

Customer Care, Dispute Resolution and Complaints

We work hard to ensure that the finance services we offer are fair and that our communication to our customers is clear and not misleading.

However if you are unhappy with either service please contact:

Sam Verry ACA, Lloyd Ltd at our registered address above
Telephone no: 01228 517119 e-mail: sam.verry@Lloyd.Ltd.uk

We will answer any complaints as quickly as possible but always within eight weeks.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR or contacting them on 0300 123 9 123.