Initial Disclosure Document

About our services:

Ducati Manchester Limited
Dalton House
Washway Road
Sale
M33 7AR

Manchester Group

1 The Financial Conduct Authority (FCA

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

2 Whose products do we offer?

We offer HP & PCP financial products from Black Horse Limited, FCA License 313409, St William House, Tresillian Terrace, Cardiff, CF10 5BH or from a select number of credit providers.

3 Which service will we provide you with?

We will discuss the options available with you'We believe it is important that all options are explained so that you may make an informed decision as to the most appropriate method based on suitability, eligibility and your chosen vehicle. You will then need to make your own choice about how to proceed.

4 Credit Reference Agencies and Searches?

If you choose to take a financial product with us, we will pass your details to our lender(s) who will employ the services of a Credit Reference Agency in conjunction with other checks to determine their ability to lend. Ducati Manchester Limited may have to pass your application on to more than one lender from our panel, which may result in more than one credit search being undertaken and being applied to your credit file.

5 Remuneration

We will receive a fee from your product provider which will be a flat fee or a percentage of the amount financed which would mean the more you borrow the more we are paid. The commission will be the same no matter what rate of interest you pay. We will tell you in good time before the agreement is made the amount of any commission we earn.

6 What will you have to pay us for our services?

There are no fees for our services

7 Who regulates us?

We are authorised by the Financial Conduct Authority
Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. Firm Reference Number 650862
You can check this on the FCA's register by visiting the FCA's website http://www.fsa.gov.uk/register/home.do
or by contacting the FCA on 0300 500 0597

Manchester Group

8 Ownership

Ducati Manchester Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is: **FRN 650862**

Our permitted business is:

- C – Credit Brokerage
- D – Debt Adjusting
- E – Debt Counselling

You can check this on the FCA's register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on **0800 111 6768** or via email at firm.queries@fca.org.uk

9 What to do if you have a complaint

Most complaints can be resolved at the dealership by the General Manager, **Ash Edwards**.
If you are not able to settle your dispute with us directly you may be able to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR

10 Are we covered by the Financial Services Compensation Scheme (FSCS)?

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 an upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. **The scheme does not cover consumer credit.** Further information about the compensation scheme is available from the FSCF on 0207 892 7300 or by visiting www.fscs.org.uk

Signed _____

Client Name _____

Date

Signed on behalf of Ducati Manchester Ltd _____