

# AUDI VW CENTRE

Devizes Road Garage,  
Bromham,  
Chippenham,  
Wiltshire,  
SN15 2DZ,

Tel: 01380 850300

Fax: 01380 808090

[sales@audivwcentre.com](mailto:sales@audivwcentre.com)

[servicebromham@audivwcentre.com](mailto:servicebromham@audivwcentre.com)

## Information about our finance and insurance services

Audi VW Centre  
Devizes Road Garage  
Bromham  
SN15 2DZ

### 1. The Financial Conduct Authority (FCA)

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

### 2. Whose products do we offer?

Audi VW Centre is a trading style of AB and AM Nichols. AB and AM Nichols are authorised and regulated by the Financial Conduct Authority. FCA number 726073. We are a credit broker and not a lender. Finance subject to status. Terms and conditions apply. A guarantee may be required. Over 18s only. PLEASE ENSURE YOU CAN AFFORD THE REPAYMENTS FOR THE DURATION OF A LOAN BEFORE ENTERING INTO A CREDIT AGREEMENT. We can introduce you to a limited number of lenders and their finance products which may have different interest rates and charges. We are not an independent financial advisor. We may advise you on the products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation. We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them (e.g. Should you borrow at an APR of 7.9% we will receive a 2% commission). The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement

### 3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

- Credit Agreements – Hire Purchase, PCP.

### 4. What will you have to pay us for our services?

No fee You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement. Lenders may pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amount lenders pay us will not affect the amount you pay under your finance agreement, all of which are set by the lender concerned.

### 5. Who regulates us?

Audi VW Centre is directly authorised and regulated by the Financial Conduct Authority for consumer credit activities: our Firm Reference Number (FRN) is 726073. Audi VW Centre is a Credit Broker not a Lender. Our FCA permitted business is arranging finance products. You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk)

### 6. What to do if you have a complaint.

If you wish to register a complaint, please contact us: In writing Audi VW Centre, Devizes Road Garage, Bromham, SN15 2DZ By phone 01380 850300 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](http://www.financial-ombudsman.org.uk)

### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Finance products are not covered by this scheme.



[www.audivwcentre.com](http://www.audivwcentre.com)