

## Initial Disclosure Document (about our credit-broking services)

### 1. Whose products do we offer?

Sharman Caravans Limited is a credit-broker not a lender.

We can introduce you to Black Horse Finance, Mann Island Finance and other lenders who are finance lenders.

We can offer a limited number of financial products to assist with your purchase of our goods and services.

The financial products that we are authorised to offer are Hire Purchase ("HP") and Personal Contract Purchase ("PCP").

All finance is subject to status. Terms and conditions apply.

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

You will not receive advice or a recommendation from us in relation to the financial products that we offer. We will provide you with information but you will have to make your own choice about how to proceed.

We act as a broker for the lender under pre-arranged contractual arrangements.

When arranging finance for you, we do not act for you in any capacity and we are not your agent. We do not act as your finance broker; we do not conduct a fair analysis of the market and we do not provide financial advice.

Please seek your own independent legal or financial advice prior to entering into a credit agreement if this is required.

Whilst we believe that our finance terms are competitive, we offer no guarantee that the APR offered to you is the most competitive in the open market. Please make your own enquiries in this regard.

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

We do not charge you any fees for our credit-broking services.

We will receive a commission from Black Horse Finance or other lenders for arranging finance for you. The interest rate and/or APR offered to you is not affected or influenced by the commission that we receive.

### 4. Who regulates us?

Sharman Caravans Limited is authorised and regulated by the Financial Conduct Authority. Our 'Firm Reference Number' is 668252. You can check this by telephoning the FCA on 0800 111 6768 or by visiting <https://www.fca.org.uk/firms/financial-services-register..>

Our permitted business is offering credit-broking services for the purchase of vehicles and other services to our customers.

### 5. What to do if you have a complaint?

If you wish to make a complaint about how a financial product was sold to you, please write to us at Sharman Caravans Limited, Colchester Rd, Ipswich, IP4 4RU, or you can telephone 01473 713284 or email [sales@sharmancaravans.co.uk](mailto:sales@sharmancaravans.co.uk).

### 6. Data protection

We will use your data in accordance with our Privacy Notice which is available on our website [www.sharmancaravans.co.uk](http://www.sharmancaravans.co.uk) and a copy is also available upon request.