

INITIAL DISCLOSURE DOCUMENT

Eclipse Car Sales Limited: Winchester Road, Fair Oak, Eastleigh, SO50 7HD Telephone: 02382 028811

About Us

Eclipse Car Sales Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is **668595**. You can confirm our status on the Financial Services Register by visiting <https://register.fca.org.uk>.

The Financial Conduct Authority (FCA) is the independent regulator of financial services. You should use the information in this document to help you decide whether our services are right for you.

Consumer Credit – Initial Disclosure

As an FCA-regulated credit broker, 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 adviser, and we do not provide advice or recommendations. We will give you details of products available from the lenders we work with, but it is your responsibility to decide whether a particular finance product meets your needs.

We do not charge you a fee for our services. However, we may receive a commission from the lender we introduce you to. This may be either a fixed fee or a fixed percentage of the amount you borrow. The lenders we work with may pay different levels of commission, but the amount we receive does not affect the total amount you pay under your credit agreement.

To identify and assess your requirements, we may ask for information about your personal and financial circumstances. It is important that you provide accurate and relevant information to ensure that any products we discuss are appropriate to your situation.

Treating Customers Fairly

We are committed to treating our customers fairly — before, during and after a sale.

Before the sale, you can expect:

- Any significant or unusual exclusions or exceptions relating to the finance agreement to be brought to your attention
- A clear statement of price, including (where applicable) a breakdown of any interest charges
- Details of your cancellation rights and our complaints procedure
- Copies of your finance documentation, or confirmation of when these documents will be issued

After the sale, you can expect:

- No barriers when exercising your right to withdraw from a finance agreement within the regulatory timeframes
- Any complaint to be handled promptly, professionally, and fairly

If you ever feel that you have not been treated fairly, please contact us in writing at **Eclipse Car Sales Limited, Winchester Road, Fair Oak, Eastleigh, SO50 7HD**, or by telephone on **02382 028811**.

Complaints

We aim to deliver a first-class service at all times. However, if you have a complaint, please contact us using the details above. If you are not satisfied with our response, you have the right to refer your complaint to the **Financial Ombudsman Service at:** Financial Ombudsman Service Exchange Tower London E14 9SR Further information is available at www.financial-ombudsman.org.uk