



## Initial Disclosure Document

Sterrybridge Autos ta Stratus cars Wintney Barn Taplins Farm Lane Hook RG278SH is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 654188.

Which service will we provide you with?

We act as credit broker and not a lender. We can introduce you to a limited number of lenders including Motonovo, Close Brothers, Blue, Evolution, CA, Oodle, man island and their finance products which may have different interest rates and charges. We are not an independent financial advisor. Our services do not offer all market options, and we are only able to offer finance products from the partners or our panel, there may be better options available for you in the open market as we are not impartial, and no advice or recommendation will be made. We have terms in place with each partner on our panel and will always provide you with the best outcome, however it is always your decision which finance acceptance you proceed with.

What commission arrangements do we have with our lenders?

Whichever lender we introduce you to, we will typically receive commission from them; either as a fixed percentage of the amount you borrow or a fixed fee, the amount of commission may be influenced by your creditworthiness and the risk of lending to you, otherwise known as 'rate for risk'. The higher the risk, the higher the band of interest rate charged to the borrower typically resulting in less commission paid to us from the lender due to the increased risk of default or cancellation. The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not influence the amount that you pay to that lender under your credit agreement. You will be provided with full information on the amount we will receive and how this has been calculated. We do not charge a fee for our services.

Vulnerable Customer Policy

Stratus Cars has a Vulnerable Customer Policy. If there are situations which mean it is difficult for you to make an informed decision within the car buying process, including how to fund the vehicle and/or if you usually have the help of a third party for such decisions, please let us know and we will endeavour to provide you with appropriate assistance.

Stratus Data Protection & Privacy Notice

Stratus adheres to the Data Protection Act 2018. Information you provide will be used in connection with car purchase, administration, policy renewals and by Stratus Cars finance providers if you use our finance facility. For Further information on the data protection policy please email [frank@stratuscars.co.uk](mailto:frank@stratuscars.co.uk).

What to do if you have a issue with your car or a complaint

In first instance, please share your issue/complaint with the service department, the service department is opens Monday to Friday 8.30am-5.30pm, please see contact information below.

Email [service@stratuscars.co.uk](mailto:service@stratuscars.co.uk)

Phone 01252957975 option 2

Address Wintney Barn, Taplins farm lane, Hook, RG278SH

If you cannot settle the complaint with us, you may be entitled to refer it to the financial ombudsman service.

Consumer rights Return

In the event that you have a valid reason to return the vehicle under the consumer rights act, we reserve the right to deduct a reasonable sum of money for any failure to keep it in good repair and condition.

Company number 7423275    FCA Number 654188    VAT No 118096414