

Initial Disclosure Document

About our Financial services

This Information relates to the activities undertaken by Cotterhill Limited trading as Maguires Country Parks

The Financial Conduct Authority

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

Treating Customers Fairly

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs. Treating Customers Fairly (TCF) is a core part of our culture and philosophy and you can review our commitment to it by asking for a copy of our TCF policy statement.

What products do we offer?

We are a credit broker not a lender. We can introduce you to Black Horse Limited and Premium Credit Limited who may be able to assist you with your requirements. We will only introduce you to Black Horse Limited and Premium Credit Limited.

Commission Disclosure

We may receive a commission payment from the finance provider if you decide to enter into an agreement with them. The nature of this commission is as follows: we receive a commission based on a percentage of the total amount of finance taken by the customer. You can request us to disclose the amount of any commission received.

Other Finance Facilities

You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

What will you have to pay for this service?

You will not make any payment to us for processing a finance application or for introducing you to a finance provider. All charges that you will pay including, interest, documentation fees or rentals, where applicable, will be clearly shown on the finance agreement.

Understanding our products and documents

You should carefully consider the amount of time you need to review the information and documentation with which you have been presented, and ensure you understand your commitments under the agreement. You should also

consider if it is advisable for you to have someone you know to help you make your decision. This is particularly important if you have any health issues, difficulty in understanding information, or there have been any recent life events that could affect your ability to fully understand the information and documentation. Please advise us if this is the case and we can then proceed with your requirements in the most appropriate way.

Affordability

You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these and other obligations you already have without suffering undue hardship. If you are aware of any future events that will affect your ability to meet these payments, you should ensure the finance provider is informed immediately.

Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

Who regulates us?

Cotterhill Limited trading as Maguires Country Parks is an Appointed Representative of Product Partnerships Limited which is authorised and regulated by the Financial Conduct Authority; registration number 626349. Product Partnerships address is Suite D2 Joseph's Well, Hanover Walk, Leeds, LS3 1AB and their permitted business is to act as a Principal for a network of firms who carry out consumer credit activities.

You can check this information on the FCA register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing: Suite D2 Joseph's Well, Hanover Walk, Leeds, LS3 1AB
- by phone: 01274 921234
- by email: info@productpartnerships.com

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If you cannot resolve a complaint with us, you may be entitled to refer it to the Financial Ombudsman Service whose contact details are set out below:

- in writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- by telephone: 0800 0234567
- by email: complaint.info@financial-ombudsman.org.uk
- website: www.financial-ombudsman.org.uk

Confidentiality and Data Protection

Throughout the process of administering services for you we will need to collect personal information from you and pass this information to Hitachi Finance or Premium Credit Limited in order for them to supply any services you request. The lender may use your information to conduct an affordability and credit worthiness assessment and will do so using the consent given by you. This may include sharing your information with credit reference agencies and other companies for use in credit decisions and fraud prevention. For full details of where your information

will be sent, and the purpose for doing so, or to cancel your consent for the processing of your personal data, please contact us. The lender will not use your personal information to provide you with promotional or marketing material, unless you opt-in to receive this material directly with them.

A copy of our privacy policy, which details how your information will be processed and your rights, is freely available upon request. To request this information please contact us:

- in writing: Cotterhill Limited 43 Russell Street Darlington County Durham DL1 1PT
- by telephone: 07841477819
- by email: scott.mounsey@maguires.org.uk