



1. Initial Disclosure Document v08 0823

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA requires us to provide you with an Initial Disclosure Document to help you decide if our services are right for you. This document provides information about the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint, and details about the Financial Services Compensation Scheme.

Who are we: Webcars is a trading style of LVC Central Ltd

Registered office: 2 Cosgrove Road, Old Stratford, Milton Keynes, MK19 6AF

Telephone: 01908 262662

Registered number: 3102865

Who regulates us: LVC Central Ltd is authorised and regulated by Financial Conduct Authority in respect of consumer credit activities. Reference Number: 718938. We are a credit broker not a lender.

The Financial Conduct Authority is a regulator. You can check our details on the Financial Services Register on their website: www.fca.org.uk or by contacting the Financial Conduct Authority on 0300 500 8082 or freephone 0800 111 6768. We adhere to the principles of FCA's Customer Duty.

Ownership: LVC Central Ltd is privately owned.

Our services:

We currently offer personal contract hire (PCH) and contract hire (CH) in the consumer credit market.

We are an independent finance broker with access to a representative range of financial products for the purposes of vehicle financing.

We are able introduce you to a panel of finance providers who may be able to help you finance your vehicle and provide other products/services, such as vehicle maintenance and servicing packages.

We may receive a commission payment from the finance provider. This will be an amount that is capped at a percentage of the tax list price of the vehicle.

We may also receive an extra amount based on how much business we give them and the quality of our service.

The higher the amount paid to the us, the more you will pay to hire your vehicle. If you ask, we will tell you (in good time before the agreement is made) the amount of any payments we shall receive from the chosen funder.

We do not charge any processing or transaction fees.

A copy of our terms and conditions is available from the www.webcars.co.uk website. Contact us if you have any issues concerning said terms and conditions.

How to complain: If you wish to register a complaint please contact us in writing: LVC Central Limited, 2 Cosgrove Road, Old Stratford, Milton Keynes, MK19 6AF. Our complaints policy is available to view under the "Important Documents" section on the www.webcars.co.uk website.

As a member of the British Vehicle Rental & Leasing Association, we adhere to a mandatory Code of Conduct. This provides customers with the reassurance that the company they are dealing with is committed to delivering the highest industry standards of professionalism and best-practice. Our membership number is 2126 if you wish to contact the BVRLA to take a complaint further.

We are also covered by the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS by visiting www.fscs.org.uk.

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