



Initial Disclosure Document

Who are Astro Van Centre?

Astro was founded in 1994 and has traded from the same premises in Brownhills from the start.

The owner is Stuart Tromans and from the beginning he has had a no frills outlook on the market that reflects in low prices and competitive finance packages. You will be dealing with the owner from the outset.

Today we specialise in nearly new low mileage ex fleet vehicles, we are also a Peugeot/Citroen Fleet centre supplying Pre Reg Vans, dropsides and other specialist vehicles from fleet.

We have a workshop and service facility, and are always happy to look after you vehicle as well as supply it.

What can we do for you?

Stuart Tromans t/a Astro Van Centre are authorised and regulated by the Financial Conduct Authority for credit brokerage. Their registration number is **663355**. We are a credit broker and not a lender.

We can introduce you to a limited number of lenders and their finance products. We are not an independent financial advisor. We may advise you on the products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation. You must decide whether the finance product is right for you.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them either a fixed fee or a fixed percentage of the amount you borrow

For your reassurance, all of the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest interest rate you are eligible for from our panel of lenders.

If you ask us what the amount of commission is, we will tell you in good time before the Finance agreement is executed

You are under no obligation to make use of any financial product arranged by us, or to purchase any insurance product from us. Other providers may offer similar finance or insurance products which may meet your needs.

Need extra support?

We understand that choosing your new vehicle is a big decision and that a lot of factors will be discussed. If at any stage, during the process you feel that you need extra support while you consider your purchase options, please do not hesitate to mention this to any of our colleagues. This could include language or access challenges for example. We will do all we can to facilitate your needs so that you can make a decision which is right for you.

What if you have a complaint?

If you are unhappy with our service and you wish to register a complaint, please contact us:

In writing at;

Astro Van Centre, Chase Road, Brownhills, Walsall, West Midlands, WS8 6 JT

Tel: 01543 454422 Email: stuarttromans@yahoo.co.uk

Providing your contact information and details of your complaint. We will acknowledge your complaint within 5 working days & will keep you updated and let you know when we expect to be able to reply in full

If we cannot resolve your complaint within 8 weeks, you may be able to refer your dispute to the **Financial Ombudsman Service**. This service is free to use. Their consumer helpline is available on 0300 123 9123 or you can visit their website at www.financial-ombudsman.org.uk or by writing to the Financial Ombudsman Service:

South Quay Plaza
183 Marsh Wall
London
E14 9SR