

Beechwood Prestige Ltd

Initial Disclosure Document (IDD) Effective Date: 24/11/2025

About Us

Beechwood Prestige Ltd Address: Beechwood Grange, Bawtry Road, Tickhill, Doncaster, DN11 9HB Telephone: 01302 985001 Email: sales@beechwoodprestige.co.uk Website:

Who Regulates Us

Beechwood Prestige Ltd is authorised and regulated by the Financial Conduct Authority (FCA) for consumer credit activities. Our FCA Firm Reference Number is 1040968. You can verify this by visiting the FCA Register:

The Products We Offer

We are a credit broker, not a lender. This means we can introduce you to a range of finance providers who will be able to help finance your purchase.

We offer:

Hire Purchase (HP) agreements

Personal Contract Purchase (PCP) agreements

Personal loans through selected lenders

Vehicle warranty and protection products (where applicable)

Before you make any decision, we will explain:

Key features of the finance products

Benefits and potential risks

Your responsibilities under the agreement

Our Service to You

We will:

Provide you with sufficient information to make an informed choice

Assess your needs and circumstances before recommending finance products

Make it clear whether we are providing a recommendation or information only

Ensure you understand all costs, terms, and obligations before entering into an agreement

We do not offer independent financial advice.

Our Charges

We do not charge you a fee for our services as a credit broker.

Commission Disclosure (Required Under FCA Rules)

We will receive a commission from the lender for introducing you to them.

The commission will be paid to us by the lender once your agreement is activated.

The commission does not affect the amount you pay under your finance agreement.

Commission Amount

Before you enter into any finance agreement, we will disclose the exact amount of commission we will receive for arranging your finance.

How Commission Is Calculated

Our commission may be a:

Fixed fee; or

Percentage of the amount financed; or

Combination of both.

This will be clearly explained to you in writing before you proceed.

Conflicts of Interest

We have internal procedures to identify, manage, and mitigate any conflicts of interest. If a conflict arises that could affect you, we will inform you and ensure you are treated fairly.

What to Do if You Have a Complaint

If you wish to make a complaint, please contact:

Customer Care Department Beechwood Prestige Ltd Beechwood Grange, Bawtry Road, Tickhill, Doncaster, DN11 9HB Email: sales@beechwoodprestige.co.uk Phone: 01302 985001

We aim to resolve all complaints promptly and fairly.

If you remain dissatisfied after we have responded, you may be entitled to refer your complaint to:

The Financial Ombudsman Service (FOS) Exchange Tower, London, E14 9SR Website: Telephone: 0800 023 4567

Confidentiality & Data Protection

We take your privacy seriously and comply with the UK GDPR and Data Protection Act 2018. For more information, please see our Privacy Policy or request a copy from us.

Customer Acknowledgement & Commission Consent

I confirm that:

I have received and read this Initial Disclosure Document;

I have been informed of the exact commission amount Beechwood Prestige Ltd will receive for introducing my finance agreement;

I understand how the commission is calculated; and

I consent to the commission being paid to Beechwood Prestige Ltd by the selected lender.

Customer Name: _____

Customer Signature: _____

Date: ___ / ___ / _____