

**INTRODUCTION**

This commission disclosure policy outlines the commission arrangements between **Hartford Automotive LTD TA Oakley Prestige** and its lenders for finance products and services that we offer. This policy is in accordance with the Financial Conduct Authority (FCA) rules regarding commission disclosure, which aims to ensure transparency and fairness in the provision of financial services.

**COMMISSION DISCLOSURE**

**Hartford Automotive LTD TA Oakley Prestige** : We are a credit broker and not a lender. We have relationships with a number of lenders which could include commercial arrangements under which we are required to refer you to a particular lender first. These commercial arrangements and the commission we may receive from lenders means we will not be able to give you impartial information or financial advice about entering a financial agreement with a particular lender.

The commission received by **Hartford Automotive LTD TA Oakley Prestige** does not affect the amount you pay for the finance product or service; however, you will be contributing to the commission paid to us within the interest collected on your repayments.

In accordance with the FCA rules, we will disclose the commission arrangements, and the amount in a manner that is clear, fair, and not misleading. We will provide you with the following information before you enter into an agreement with us:

1. The fact that we receive commission for arranging finance products and services.
2. The name of the lenders we work with and any relationships we have with them.
3. Whether we offer finance products and services from a limited number of lenders or if we work with a wide range of lenders.
4. We will provide you with full commission disclosure including the amount we will receive before you enter into the finance agreement.

**OUR COMMITMENT TO YOU**

We are committed to providing you with clear and transparent information about our commission arrangements. We believe that being transparent about our commission arrangements is essential in building trust with our customers.

If you have any questions or concerns about our commission disclosure policy or any of the finance products and services we offer, please do not hesitate to contact us. Our team will be happy to provide you with the information you need to make an informed decision.

**CONCLUSION**

**Hartford Automotive LTD TA Oakley Prestige** are committed to providing fair and transparent pricing to our customers. We are committed to complying with the FCA rules regarding commission disclosure and providing clear and transparent information about our commission arrangements. We believe that being transparent about our commission arrangements is essential in building trust with our customers.

Customer Name: .....

Signature:.....

Date:.....