

## Initial Disclosure Document

### Spellbound Holdings Limited - TrustFord Guernsey

**Address:** Bulwer Avenue, GY2 4LG, Guernsey

**Tel: 01481 724774**

The Guernsey Financial Services Commission (GFSC) is the regulatory body for the finance industry in the Bailiwick of Guernsey. Use this information to decide if our services are right for you.

Spellbound Holdings Limited - TrustFord Guernsey is authorised and regulated by the Guernsey Financial services Commission (GFSC). Permitted activities include advising on and arranging general insurance contracts as an intermediary and acting as a credit broker not a lender.

## Finance

Acting as a credit broker we can introduce you to a selected group of lenders / brokers (see below) who may be able to help you finance your purchase. This group of lenders / brokers provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

- Investec Asset Finance Limited
- Close Finance Limited

Unless we consider it to be inappropriate given your personal circumstances, our approach is to introduce you first to the lender associated with the vehicle manufacturer who is usually able to offer the best available package for you, taking into account interest rates, residual valuations (where applicable) and other contributions. If they are unable to make you an offer of finance, we then seek to introduce you to other lenders on our panel. The lender we introduce you to and available rates will depend upon a number of factors including: the vehicle, your personal circumstances and the likelihood of a lender to accept an application based on information provided.

Lenders will pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions; some lenders may also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. But any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them based on either a fixed fee or a fixed percentage of the amount you borrow. If you would like to know the amount of any remuneration we have received from the finance provider, please ask us.

All finance applications are subject to status, terms and conditions apply, 18s or over, Guarantees may be required.

## Insurance

Spellbound Holdings Limited - TrustFord Guernsey offer, Warranty, TrustFord Alloy Wheel Insurance (LCV), TrustFord Asset Protection, TrustFord Tyre Insurance (LCV) and Trustford Protect (Car) and act on behalf of Premia Solutions & Ford Protect.

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

## Basis of our Service

### Finance / insurance

We have taken steps to ensure that if, while advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

### Your Protection

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning Spellbound Holdings Limited - TrustFord Guernsey, Bulwer Avenue, GY24LG, Guernsey, Telephone 01481 724774. Should you remain dissatisfied you may contact our Head office complaints department by email [Customer.experience@trustford.co.uk](mailto:Customer.experience@trustford.co.uk) or by phone on [0330 159 7822](tel:03301597822). As an organisation, we are committed to treating our customers fairly, before, during

and after a sale.

Before the sale you can expect:

- To have any significant and unusual exclusions or exceptions to the policy brought to your attention.
- A clear statement of price, including where applicable a breakdown of any interest charges.
- Details of your cancellation rights and our complaints procedure.
- Copies of your policy documentation or information as to when these documents will be dispatched.

After the sale you can expect:

- Not to encounter any barriers to cancelling your policy within regulatory agreed time frames.
- To have any complaint dealt with in a timely and professional manner.
- If at any time you feel you have not been treated fairly by any of our colleagues, please contact us at the address or telephone number above.

### **Confidentiality and Data Protection**

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing finance and insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purposes of such data transfer, please ask us.

Finance Partners

- Investec Asset Finance Limited
- Close Finance Limited

Insurance Partners

- Premia Solutions

Warranty

- Ford Protect

The manner in which we process and with whom we share your data can be found in our privacy notice - (<https://www.trustfordguernsey.co.uk/privacy-legal.aspx>)

Important Information - We offer a range of different GAP policies with various prices

Your information will be retained for a period of up to seven years. During this time, you have the right to obtain details of the information held and how it has been processed.

If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at Spellbound Holdings Limited - TrustFord Guernsey, Bulwer Avenue, GY2 4LG, Guernsey; telephone 01481 724774. If we are unable to resolve your concerns, then you have the right to refer the matter to Office of the Data Protection Authority. Further details about your rights and how to lodge a complaint can be found on their website ([www.odpa.gg](http://www.odpa.gg)).