

## About our finance & insurance services

J.T. Hughes (Oswestry) Ltd  
3 Battlefield Road  
Shrewsbury  
Shropshire  
SY1 4AB

---

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

---

### 2. Whose products do we offer?

J.T. Hughes are a Credit Broker, not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase. Our approach is to introduce you first to the relevant manufacturer supporting finance company. If this firm is unable to make you a finance offer, we will inform you and request your permission to submit a proposal to another of our lenders. Please ask for a list of our funding partners.

---

### 3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

**Credit Agreements** – Hire Purchase, Personal Contract Plan, Personal Loan, Lease Purchase

---

### 4. What will you have to pay us for our Finance

No fee

Lenders may pay a commission to us for introducing you to them, calculated as a percentage of the amount you borrow. Different lenders may pay different commissions for such introductions. However, 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.

---

### 5. Who regulates us?

J.T. Hughes (Oswestry) Ltd is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number is 306434.

You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk).

---

### 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**in writing** Complaints, 3 Battlefield Road, Shrewsbury, Shropshire, SY1 4AB

**by phone** 01743 440999 / **by website** [www.ithughes.co.uk](http://www.ithughes.co.uk) 'Complaints & Concerns'

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

---

### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Please note - finance products are not covered by this scheme.