

## **This Information relates to the activities undertaken by LKQ GROUP (UK) LIMITED trading as Euro Car Parts**

### **The Financial Conduct Authority**

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

### **Treating Customers Fairly**

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs.

### **What Products do we offer?**

We act a **credit broker not a lender**. We can introduce you to a limited number of lenders who may be able to assist you with your requirements. We will only introduce you to these lenders or hire companies.

### **Other Finance Facilities**

You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

### **What will you have to pay to us for this service?**

You will not make any payment to us for introducing you to a finance provider. All charges that you will pay including interest and documentation fees, where applicable, will be clearly shown on the finance agreement.

We may receive a commission payment from the finance or hire provider if you decide to enter into an agreement with them.

The nature of this commission is as follows: we receive a commission per finance agreement entered into. This will be a percentage of the amount that you borrow.

You can request for us to disclose the amount of any commission received. The amount of commission does not affect the amount you will pay under the agreement.

### **Affordability**

You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

## Who regulates us?

LKQ GROUP (UK) LIMITED trading as Euro Car Parts is authorised and regulated by the Financial Conduct Authority for regulated consumer credit activities; registration number 738734. You can check this information on the FCA register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## What to do if you have a complaint regarding the quality of products or delivery.

If you wish to register a complaint regarding the quality of products or delivery, please contact LKQ GROUP (UK) LIMITED at either your branch or contact customer services at [custservice@eurocarparts.com](mailto:custservice@eurocarparts.com).

## What to do if you have a complaint regarding finance.

If you wish to register a complaint regarding finance, you can contact LKQ GROUP (UK) LIMITED at:

In writing: Complaints Officer, LKQ GROUP (UK) LIMITED, T2, Birch Coppice Business Park, Danny Morson Way, Dordon, Tamworth, Warwickshire, B78 1SE

By telephone: 020 3788 7842

By email: [financecomplaints@eurocarparts.com](mailto:financecomplaints@eurocarparts.com)

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If your complaint is not resolved to your satisfaction, you may be able to refer it to the Financial Ombudsman Service, whose contact details are set out below:

In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

By telephone: 0800 0234567

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Understanding our products and documents

If you have any health issues, difficulty in understanding information or there are any recent life events that could affect your ability to fully understand the information and documentation you are presented with or what your commitments are under the agreement, you should carefully consider the amount of time you require to review the documentation. You should also consider if it is advisable for you to have someone you know, help you make your decision. Please advise us accordingly if this is the case and we can then proceed with your requirements in the most appropriate way.

You should make sure you have sufficient time to assess the information given to ensure the funding option offered is suitable for you and meets your requirements. You should seek further explanations and ask questions if needed to fully understand the documents you are given.

## Confidentiality and Data Protection

Throughout the process of administering services for you we will need to collect personal information from you and pass this information to one or more third party organisations in order

# LKQ UK and Ireland

for them to supply any services you request. This may include passing this information to one or more potential lenders or credit brokers to enable them to make a credit decision. These lenders may use your information to conduct an affordability and credit worthiness assessment and will do so using the consent given by you.

This may include sharing your information with credit reference agencies and other companies for use in credit decisions and fraud prevention. For full details of where your information will be sent, and the purpose for doing so, or to cancel your consent for the processing of your personal data, please contact us.

In cases where your initial application may be refused by the most suitable lender, your application may be referred to other lenders or credit brokers who may also share information with credit reference agencies in order to assess your application for finance.

Those lenders or credit brokers will not use your personal information to provide you with promotional or marketing material, unless you opt-in to receive this material directly with them.

A copy of our privacy policy, which details how your information will be processed and your rights, can be accessed at <https://www.eurocarparts.com/privacy-notice>

Alternatively, please contact us at:

In writing: Privacy Team, LKQ GROUP (UK) LIMITED, T2, Birch Coppice Business Park,  
Danny Morson Way, Dordon, Tamworth, Warwickshire, B78 1SE

By telephone: 020 3788 7842

By email: [privacy@eurocarparts.com](mailto:privacy@eurocarparts.com)