

## INITIAL DISCLOSURE DOCUMENT (IDD)

Company Name	APEX GARDEN ROOMS LTD		
Company Number	SC663177		
Trading Address	248 Greengairs Road, Greengairs, Airdrie, Scotland, ML6 7TA		
Email Address	info@apexgardenrooms.com	Telephone	0141 345 2936
Date	May 2026	Version	Two

This document provides you with important information about APEX GARDEN ROOMS LTD the services we offer, and how we are regulated. It is designed to help you understand our role as a credit broker before you consider entering into any credit agreement.

### Who regulates us?

Apex Garden Rooms Ltd is an Introducer Appointed Representative (IAR) Firm Reference number: 997401 of Principal Firm IDEAL SALES SOLUTIONS LTD Firm Reference number: 703401 for credit broking. Our details can be found on the Financial Services Register at:

<https://register.fca.org.uk/s/firm?id=0014G00003AB1N4QAL>

### Status:

Apex Garden Rooms Ltd is an Introducer Appointed Representative of Ideal Sales Solutions Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 703401). Apex Garden Rooms Ltd's IAR reference number is 997401. We introduce customers to a lender who may be able to provide finance. We do not provide advice and we do not receive commission for introductions.

### The service we provide

We offer customers the option to apply for an unsecured personal loan to finance the purchase of a garden room.

- We act as a credit broker, not a lender.
- We will introduce you to a lender who may be able to provide finance.
- We do not provide advice.
- You are under no obligation to use the finance option we offer.
- You may be able to obtain finance from other providers.

### What will you have to pay us?

- We do not charge you any fees for using our credit broking service.
- We do not receive commission from the lender for arranging your loan.

This means we have no financial incentive to recommend one lender over another.

### Vulnerable customers

If we believe you may be vulnerable or need additional support, we will:

- Adapt our communication
- Encourage you to have a trusted friend or family member present
- Ensure you have enough time and information to make a decision

### Complaints

If you wish to make a complaint, you can contact us using the details below:

- Email: info@apexgardenrooms.com

- Telephone: 0141 345 2936
- Address: 248 Greengairs Road, Greengairs, Airdrie, ML6 7TA

If your complaint relates to the finance or credit broking process, we may need to refer your complaint to our Principal Firm, Ideal Sales Solutions Ltd, who are responsible for handling regulated credit-related complaints.

If you are not satisfied with our response, you may refer your complaint to:

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Data Protection**

We will only share your personal information with the lender with your consent and only for the purpose of arranging finance.

We comply with UK GDPR and the Data Protection Act 2018.

Our full privacy notice is available on our website.