

Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with an Initial Disclosure Document to help you decide if our services are right for you. This document provides information Jim Reid Vehicle Sales Limited, the products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint, and details about the Financial Services Compensation Scheme.

About Jim Reid Vehicle Sales LTD

Jim Reid Vehicle Sales Limited is authorised and regulated by the Financial Conduct Authority. **Jim Reid Vehicle Sales is a credit broker, not a lender.** We provide motor vehicle finance brokerage services to customers via third party finance providers on business and personal contract hire agreements. Our address is Unit 5, Craigeam Business Park, Morrison Way, Midmil, Kintore AB510TH. Our Financial Conduct Authority Firm Reference Number is 668741. You can verify our status on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the contact centre on 0845 606 9966.

The services we provide

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements, or general information relating to finance products. In assessing your requirements we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you provide us with accurate and relevant information so that we can try to match you with the most suitable product.

The products we use

As a Financial Conduct Authority regulated credit broker, we may introduce you to a range of finance providers who may be able to help you finance your vehicle and provide other products/services, such as vehicle maintenance and servicing packages.

We will only offer products from a carefully selected panel of finance providers. We will not refer you outside of this panel. You can ask us for a list of the suppliers who provide our finance and insurance products. All the products we offer are optional.

We may receive a fee for introducing you to one of our many lenders who assists with your agreement.

The charge for our services

Jim Reid Vehicle Sales Limited do not charge and fees for our finance applications however we may received commission from our finance providers.

The regulator

Jim Reid Vehicle Sales Limited is authorised and regulated by the Financial Conduct Authority. is Unit 5, Craigeam Business Park, Morrison Way, Midmil, Kintore AB510TH. Our company Reference Number is 241096. You can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the contact centre on 0845 606 9966.

Some services that we offer are not regulated by the Financial Conduct Authority. However, the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

Dispute Resolution and Complaints

We work hard to ensure that the services we offer are fair and that our communication to our customers is clear and not misleading. However, if you are unhappy with our service and you wish to register a complaint, please contact us:

...**in writing** Customer Resolutions, Unit 5, Craigeam Business Park, Morrison Way, Midmil, Kintore AB510TH.
... **by phone** 01467 634000
... **by email** jim@jimreidvehiclesales.co.uk

To help us resolve your problem, you should provide the following information:

- Your full name and contact information
- Full details of your complaint
- Your lease agreement details
- Details of what you would like us to do to put things right
- Photocopies of any relevant paperwork

We will answer any complaints as quickly as possible but always within eight weeks.

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/contact-us

complaint.info@financial-ombudsman.org.uk

TEL: 08000234567