

Initial Disclosure Document (IDD)

FINANCING YOUR PURCHASE - FREQUENTLY ASKED QUESTIONS

Who are we?

SJ Approved Used Cars recognise that you always have a choice, and therefore we need to deliver an outstanding customer experience based upon an understanding of what our customer wants

Please read this document as it may help you decide if, in addition to the purchase of your vehicle, any of our products and/or services are right for you.

Address: Unit 6, Brookfield Road, Burbage, Hinckley LE10 2LL

Tel: 01455 271838

Email: sales@sjapprovedusedcars.co.uk

Website: www.sjapprovedusedcars.co.uk

SJ Approved Used Cars is directly authorised by the Financial Conduct Authority (FCA) for consumer credit activities. Our Firm Reference Number (FRN) is **FCA no. 926990**

You can check the above information on the FCA Register by visiting the FCA's website at www.fca.org.uk/register or by contacting the FCA contact centre on 0800 111 6768

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. All finance and insurance products are optional.

What can we do to help finance your purchase?

We are not an independent financial advisor and therefore, no advice or recommendation will be made. We will introduce you to a limited number of lenders and finance products who may be able to help finance your purchase. By providing us with your personal credit details, you will be giving us authority to submit a credit application on your behalf to our credit providers. We will only pass your details onto a subsequent credit provider if the initial application to the first credit provider is not successful. Please ask us for a list of finance products and the lenders we use.

We typically receive commission for introducing you to lender once the deal is live.

Insurance Products

We can introduce you to a limited number of insurers and products. Please ask us for a list of insurers we offer insurance from.

We will advise and make a recommendation for you after we have assessed your needs. In relation to the complimentary motor insurance, we will only assist in the introduction of this product (as the introducer)

Do you have to pay for our help?

No, you make no payment to us, however we typically receive a commission for making an introduction of business, the commission will form part of your regular monthly payments and will accrue interest.

What can you do if you wish to complain about our services?

If you wish to make a complaint, please contact us in the first instance by writing to us at;

Customer Service Manager, Unit 6, Brookfield Road, Burbage LE10 2LL

By Phone: 01455 271838 - By email; sales@sjapprovedusedcars.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, free of charge. Their website details are www.financial-ombudsman.org.uk. Time limits to refer your complaint to the Financial Ombudsman Service may apply.

Received and signed by:

Date: