



Initial Disclosure Document — Information about us and the service we can provide

MJC177 Victoria Road Retford DN22 7DQ.

MJC177 is authorised and regulated by the Financial Conduct Authority. MJC177 is a credit broker, not a lender. The Financial Conduct Authority (FCA) is the independent regulator of financial services and consumer credit firms.

Use this information to decide if our services are right for you. You will not receive advice or a recommendation from us for finance products. We may ask some questions to narrow down the selection or products that we will provide details on. You will then need to make your own choice about how to proceed. We always aim to provide the best possible service, however if you have any cause for complaint, this can be raised by either email, in writing or by telephoning the compliance department MJC177 Victoria Road Retford DN22 7DQ, 01777 860800, info@mjc177.co.uk. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E 14 9SR. Alternatively, telephone 0800 023 4567.

Your Finance Options

As an authorised credit broker MJC177 can introduce you to a selected group of lenders who may be able to help you finance your purchase. This group of lenders provides us with a range of products which may be suitable for your needs.

How we are paid

We will not charge you a fee for an introduction, but will typically receive a commission from the lender. Lender's commissions may vary. The commission received does not influence the interest rate you will pay. For questions about commissions please speak to MJC177 Victoria Road Retford DN22 7DQ. It is not a requirement of the sale to finance a vehicle purchase through the finance companies to which you are introduced. We are not Independent Financial Advisors and a MJC177 introduction to a finance company or product does not amount to independent financial advice. If at any point you do not wish us to continue to find a suitable lender for your needs, please contact us.

Authorisation for regulated activity

Regulated consumer credit activities are regulated by the Financial Conduct Authority. Our Financial Conduct Authority firm reference number is 841293. You can check our authorisation on the Consumer Credit Register by visiting the Financial Conduct Authority's website at <http://www.fca.org.uk>

Confidentiality and Data Protection

MJC177, together with our finance partners will store your information. We may share this information with our group companies. Your information will only be disclosed to third parties in the normal course or arranging and administering any finance contract(s).

We or they may contact you by post, telephone or email to let you know of products, services and special offers that may be of interest to you or we may ask you to participate in one of our customer satisfaction surveys. You have the right to ask for a copy of your information held by us in our records. You also have the right to require us to correct any inaccuracies or errors in your information. If you have previously provided your consent for the processing of your personal data, but later change your mind, please contact us using the contact details above.

Credit Report Searches

If you proceed to use our services, you authorise us and the lender(s) to which we submit your application to make all enquiries necessary to verify information to enable them to consider your application. We will endeavour to ensure that the number of lenders receiving your application is kept to a minimum, however there will be occasions where multiple searches of your credit file are required before a suitable lender is found. The lender(s) will make enquires with Credit Reference Agencies to verify the information that you provide. It is important that you give us accurate information. The lender(s) will check your details with fraud prevention agencies and if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering.