



## Initial Disclosure Document

The Financial Conduct Authority is the independent watchdog that regulates financial services. It requires us to give you this document to help you decide if our services are right for you.

Morrison Motors (Turriff) Ltd whose registered address is Axis Business Centre, Thainstone, Inverurie, Aberdeenshire, AB51 5TB is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 684378. Company Number – SC125713.

We are a Finance Intermediary and our permitted business is the supply of finance products connected with the purchase of your motor vehicle. You can check this on the Financial Services Register by visiting the FCA’s website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the contact centre on 0300 500 0597.

### About our Finance Services

We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products. We are not an independent financial advisor; we will provide details of products available, but no advice or recommendation will be made. **You must decide whether the finance product is right for you.**

We do not charge you a fee for our services. Whichever lender we introduce you to, we will receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow).

**COMMISSION:** For your reassurance, all the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest interest rate you are eligible for from our panel of lenders.

These lenders are - **Northridge Finance, Alphaera Financial Services, Santander Consumer Finance, Mann Island, Motonovo, Blackhorse Finance & Creditas Financial Solutions.**

### Data Protection

We are also governed by the Data Protection Act (Data Protection Number – Z1330456). This ensures any information you give to us is secure and confidential. This information may be passed to other groups or affiliated members including our panel of lenders. Without this information we are unable to process your order or enquiry. Under the Data Protection act you may have this information restricted or removed by telling us at a later date. If you provide information and later wish to have this data restricted or removed from Morrison Motors (Turriff) Ltd records, please contact us on 01888 562069.

### Complaints

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

- *by writing to us at Morrison Motors Turriff, Greengates, Banff Road, Turriff, AB53 5TA*
- *by emailing - [admin@morrisonmotors.co.uk](mailto:admin@morrisonmotors.co.uk)*
- *by phoning - 01888 562069*

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. This service is free to use. Their consumer helpline is available on 0300 123 9123 or you can visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Customer Name.....

Customer Signature.....

Date.....