

Initial Disclosure Document

About our finance services

MMC Specialist Cars Ltd
Old Sugar Mill
Mandale Road
Thornaby
TS17 6AD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

MMC Specialist Cars Ltd is a Credit Broker, not a Lender. Our approach to financing vehicle sales is to source finance products from a panel of lenders and intermediaries to assist with your vehicle purchase. We are not an independent financial advisor and do not make recommendation. However, we will provide you with information on products which may suit your requirements based on information you disclose to assist you in making an informed decision on your purchase. You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations.

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

Credit Agreements – *Hire Purchase, Conditional Sale, Personal Contract Purchase, Lease Purchase, Personal Loan.*

4. What will you have to pay us for our Finance services?

No, you make no payment to us. Instead, the broker we introduce you to will pay us for introducing you to them. You have the right to request that we disclose the commission amount. To do this contact mmccars@hotmail.com are set by the broker concerned. The amount of any commission paid will relate to the amount you borrow, the term of your loan and the interest rate charged. This commission is either a fixed fee or calculated as a percentage of your loan advance.

5. Who regulates us?

MMC Specialist Cars Ltd is directly authorised and regulated by the Financial Conduct Authority for consumer credit and insurance distribution activities, our Firm Reference Number is [FRN]. Our FCA Permitted business is arranging finance contracts. You can check this on the FCA Register by visiting the www.fca.org.uk.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

By writing to MMC Specialist Cars Ltd, The Old Sugar Mill, Mandale Road, Thornaby. TS17 6AD.

by phone on 01642 612325

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

7. Where can you read a copy of our privacy policy?

You can read our privacy policy at www.mmccars.com

By signing this document, I confirm that I have read all the information in this document.

Signature: _____ Date: _____

Name: _____