



Tom Gallagher Group Ltd T/A M4 Van Centre

IDD – Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The Financial Conduct Authority require us to provide you with a document called an 'Initial Disclosure Document' (IDD). This document provides information about us, the products we offer, the services we will provide, who regulates us, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

Products and Service Finance's:

As a FCA Regulated credit broker, we can introduce you to a limited number of lenders (a list is available on request) who may be able to provide you funding for your purchase. This group of lenders provides us with a range of products which may be suitable for your purchase.

We will explain the key features of those products to you. We are not Independent Financial Advisers and so are unable to provide you with independent financial advice. (All products are optional)

There are also other sources of finance which you may wish to investigate. There is no fee for this service. We may receive a payment (s) or other benefits from finance providers should you decide to enter into a finance agreement with them via us.

TOM GALLAGHER GROUP LTD trading as M4 Van Centre are acting as a credit broker and not a lender. We introduce our Customer to a number of lenders such as Close Brothers, Motonovo, Oodle and Evolution funding, and we may receive payment from the lender for arranging the finance for you.

Finance available to UK residents, subject to status. Must be aged 18 or over. You will not own the vehicle until all the payments have been made. Term and conditions apply.

Who regulates us? Financial Conduct Authority (FCA)

Tom Gallagher Group Ltd T/A M4 Van Centre is authorised and regulated by the Financial Conduct Authority. Our firms reference number is 665278.

You can verify this on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website: <https://register.fca.org.uk/s/> or by contacting them on 0300 500 8082.

Please note that Tom Gallagher Group Ltd T/A M4 Van Centre is a credit broker and not a lender.

Other services we offer may not be regulated by the Financial Conduct Authority, however the Financial Ombudsman Services has now been extended to handle some complaints under the Consumer Credit Act.

If you have a complaint

If you have a complaint about any aspect of our service, then we would like to hear from you. You can contact us by telephone, email or in writing and your complaint will be resolved in the shortest possible time by the appropriate person.

To register a complaint contact us by:

Email: Martin@msales.co.uk **Telephone:** 01793 236279

Or write to us at: M4 Van Centre, Marlborough Road, Swindon, Wiltshire, SN3 6AA

To help us to investigate and resolve your concerns as quickly as possible please provide the following information:

- Your full name and contact information
- Full details of your complaint
- Your Finance agreement details (inc vehicle registration number)
- Details of what you would like us to do to put things right

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

Financial Ombudsman Service:

If you have a regulated contract with us and are not satisfied with our final response you are eligible to refer the matter to the Financial Ombudsman Service. You must do this within six months of our final response, or you lose the right to this service. When we send you our final response we will also provide you with a copy of the Financial Ombudsman Service's explanatory leaflet (for more information please see www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet).

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567 (free for most people from a fixed line) or 0300 123 1923 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)