

# Kintore Car Sales Status Disclosure

Frequently asked questions

## **Who are we?**

J & R Motors Ltd TA Kintore Car sales, a dealership acting as a credit broker in arranging finance for vehicle transactions. FRN 677400

## **Are we authorised to arrange finance for you?**

Yes, we are authorised and regulated for credit-broking activities by the Financial Conduct Authority ("FCA"). We are not a lender. Our FCA Firm Reference Number is 611700. For more information, please visit the FCA website at: <https://register.fca.org.uk/>. Please note that business customers may not be protected under the Consumer Credit Act 1974 or FCA rules.

## **What can we do to help finance your vehicle?**

We can introduce you (whether direct or through a specialist credit broker) to a number of finance companies ("funders") who may be able to finance your transaction. There are other funders to which we cannot introduce you which may also be able to offer you finance.

We will provide you with information and explanations about the finance products that may be available to you and, where we recommend a product to you, we will ensure that this is based on the information you

Give us about your needs and circumstances so that it is suitable for you. Finance is arranged subject to status and terms and conditions. We cannot guarantee that we will be able to secure finance for you.

## **Can we give you independent financial advice?**

We are not independent financial advisers and so are unable to provide you with independent financial advice.

## **Do you have to pay for our service?**

Kintore Car Sales is authorised and regulated by the Financial Conduct Authority. We are a credit broker and not a lender. We can introduce you to a limited number of carefully selected lenders and their finance products, which may have different interest rates and charges. We are not an independent financial advisor; we will provide details of products available from lenders that we work with, 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 typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow).

The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement.

All offers and credit subject to status, terms and conditions. Applicants must be 18 years or over.

**How will we use your information?**

We will use your information to obtain quotes from funders and brokers to process finance applications through them and we and/or they may also conduct a search of your record held with one or more credit reference agencies. Credit checks may as a result appear on your credit file lodged by organisations with whom you have not dealt directly. The personal information collected will also be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected you could be refused certain services, finance or employment.

Further details of how your information will be used by us, funders and these fraud prevention agencies, and your data rights can be found here <https://www.kintorecarsales.co.uk/> A full data protection notice/ privacy policy will be provided to you before we submit any application for finance on your behalf. We are registered as a data controller with the Information Commissioner's Office under registration number ZB328787.

**What can you do if you wish to complain about our services or contact us?**

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

\* by writing to us at Kintore Car Sales, Midmill, Kintore, Aberdeenshire, AB51 0UY

\* by emailing [sales@kintorecarsales.co.uk](mailto:sales@kintorecarsales.co.uk) ; or

\* by telephoning 01467 634848

If, after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service ("FOS" - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)). Please note that FOS may not be able to deal with complaints from business customers.

If you require further information, please contact us by telephoning the above number(s) or emailing us at [sales@kintorecarsales.co.uk](mailto:sales@kintorecarsales.co.uk), addressing your correspondence to James Carr