

Status 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.

Brenwood Motor Company, 2 Waverley Road, Kirkcaldy, Fife, KY1 3NH is authorised and regulated by the Financial Conduct Authority (FCA) and is authorised for consumer credit activities as described in the FCA's Register. Our Firm's Reference Number (FRN) is 685851

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 <u>www.fca.org.uk</u> 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 typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). You can request to know the commission we typically receive.

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.

Customer Care, Dispute Resolution and Complaints

We work hard to ensure that the finance services we offer are fair and that our communication to our customers is clear, fair and not misleading.

However, if you are unhappy with the service we offer please contact:

Greig Coxall, Brenwood Motor Company, 2 Waverley Road, Kirkcaldy, Fife, KY1 3NH. E: greig@brenwood.co.uk - Tel: 015926 55550

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 https://www.financial-ombudsman.org.uk