

## 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.

**Banchory Car Centre** is a trading name of Banchory Car Sales Ltd whose registered address is Tillybrake Road, Banchory, Aberdeenshire, AB31 5UN and is authorised for consumer credit activities as described in the FCA's Register. Our Firm's Reference Number (FRN) is 934023.

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 independent financial advisors; we will provide details of products available, but no advice or recommendation will be made. The finance you're offered may cost you more than you could find elsewhere using other lenders' products or services. **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) to compensate us for our credit broking services, introducing you to our finance products and services, and helping you with the application and arrangement process.

#### COMMISSION:

For your reassurance, 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. Some lenders may also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. This payment is made to us directly from the lender.

You will receive written **Disclosure of Commissions in Relation to Your Finance** Agreement, providing the full details of any commission paid which is included in the overall cost of your finance.

### 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: **William Duncan, Banchory Car Centre, Tillybrake**

**Road, Banchory, Aberdeenshire, AB31 5UN**

**Telephone No. 01330 824848**

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. Further information can be found at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)