

# Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Just Automotive Solutions Ltd T/A Just Audi Vw, Outer Circle Road, Lincoln, Lincs, LN2 4JA UNITED KINGDOM is authorised and regulated by the Financial Conduct Authority (our registration number is FRN667684) as an insurance intermediary and a credit broker and is included on the Financial Services Register <https://register.fca.org.uk>

## Initial Disclosure Document - Consumer Credit

### Your Finance Options

As an FCA-regulated credit broker we can introduce you to a selected group of lenders (a list is available on request) who may be able to help you finance 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 do not charge fees for our Consumer Credit services. We may receive a commission payment or other benefits from finance providers should you decide to enter into an agreement with the finance provider.

We have taken steps to ensure that if, while advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by contacting us using the address and telephone number below. Should you remain dissatisfied, you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

As an organisation we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

To have any significant and unusual exclusions or exceptions relating to the finance agreement brought to your attention  
A clear statement of price, including where applicable a breakdown of any interest charges  
Details of your cancellation rights and our complaints procedure  
Copies of your finance agreement documentation or information as to when these documents will be dispatched

After the sale you can expect:

Not to encounter any barriers to cancelling your finance agreement within regulatory agreed timeframes  
To have any complaint dealt with in a timely and professional manner

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to Outer Circle Road, Lincoln, Lincs, LN2 4JA or calling 01522 246777.

## Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering, and renewing finance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

## Initial Disclosure Document - Insurance

We do not charge fees for arranging insurance, we may receive a commission from the product provider. Fees may be applied by insurers for such things as midterm adjustments and cancellations. Please check the individual policy information for full details.

Just Audi Vw will be acting on behalf of the insurer.

We do not hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

**IMPORTANT INFORMATION:** You will receive advice and a recommendation from us for insurance products provided by the insurers listed above. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

We always aim to provide a first-class service, however if you have any cause for complaint, an enquiry can be raised by either email, in writing or by telephone. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 111 6768. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of Just Automotive Solutions Ltd's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the [FCA's website](https://register.fca.org.uk) <https://register.fca.org.uk>

As an organisation, we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

To have any significant and unusual exclusions or exceptions to the policy brought to your attention with a clear statement of price, including where applicable a breakdown of any interest charges

Details of your cancellation rights and our complaints procedure

Copies of your policy documentation or information as to when these documents will be dispatched

After the sale you can expect:

Not to encounter any barriers to cancelling your policy within regulatory agreed timeframes

To have any complaint dealt with in a timely and professional manner

If at any time you feel you have not been treated fairly by any member of our staff, please contact us by writing to Outer Circle Road, Lincoln, Lincs, LN2 4JA or calling 01522 246777.

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