



Initial Disclosure Document for City Cars (Scotland) Ltd.

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. City Cars (Scotland) Ltd, whose registered address is Brookfield, Murtle Den Road, Milltimber, Aberdeen, AB13 0HS, Company Registration Number SC334656 is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 669174.

We are a Finance Intermediary, and 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 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 (whether direct or through a specialist credit broker) to a number of lenders and their products. There are other lenders to which we cannot introduce you to which may also be able to offer you finance. 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).

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.

How will we use your information: We will use your information to obtain quotes from lenders to process finance applications through them and 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 finance. We are registered as a data controller with the Information Commissioner's Office under registration number ZA845327.

I Acknowledge I have read and understand the information outlined in this Status Disclosure Document Print Name.....
Signed..... Date.....

