



Jim Reid Vehicle Sales

Jim Reid Vehicle Sales Ltd  
Unit 5, Craigeam Business Park, Morrison Way,  
AB51 0TH

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## 1 The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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## 2 Whose products do we offer ?

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- We only offer products from a single insurer for;  
Jim Reid Vehicle Sales Ltd is appointed to act as the agent of the insurers and not as your agent, when offering or recommending the above products and where we collect any premium or handle premium refunds, we do so as the agent of the insurer
- We act as a credit broker, not as lender, for the introduction to a limited number of finance providers only for;*  
*Hire Purchase, Personal Contract Purchase (PCP), Lease Purchase, Contract Hire & Personal Loan*  
*Our panel of Lenders, who may be able to finance your purchase are;*  
*Northridge Finance, DSG finance & Creditas Finacial Solutions*  
*We will only introduce you to these lenders. We do not offer independent financial advice.*  
**You are under no obligation to make use of any financial product arranged by Jim Reid Vehicle Sales Ltd from us. Other providers may offer similar products that may or may not meet your needs.**

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## 3 Which service will we provide you with ?

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- We will advise and make a recommendation for you after we have assessed your needs for;
- We will review suitable finance products for you after we have assessed your needs for;*  
*Hire Purchase, Personal Contract Purchase (PCP), Lease Purchase, Contract Hire & Personal Loan*  
**You are not obliged to agree with our recommendations or to make any purchase of a financial product. You may obtain free, independent financial and insurance advice from the Money Advice Service at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk).**

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## 4 What will you have to pay us for this service ?

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- We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We may receive a revenue from the sale of the product, which is based on the margin between the selling price, nett of Insurance Premium tax, and the cost price to us.  
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
- You will make no payment to us for introduction to finance providers, but we may receive a payment(s) or other benefit from the finance provider if you decide to enter into an agreement with them. You may ask us for details of such payments.***

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## 5 Who regulates us ?

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Jim Reid Vehicle Sales Ltd is an appointed representative of Automotive Compliance Limited which is authorised and regulated by the Financial Conduct Authority. Automotive Compliance Ltd's FCA Register number is 497010. Automotive Compliance Ltd's permitted business is to act as Principal for a network of motor dealer Appointed Representative's who sell and arrange non-investment insurance contracts, acting as agents on behalf of the insurers.

You can check this on the Consumer Credit Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

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## 6 What to do if you have a complaint

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If you wish to register a complaint, please contact us;

... In writing Automotive Compliance Ltd, The Factory, 44 Alfred Street, Gloucester, GL1 4DD.

... by phone Telephone 01452 671560

... by e-mail [complaints@automotive-compliance.co.uk](mailto:complaints@automotive-compliance.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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## **8 The Data Protection Act**

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Jim Reid Vehicle Sales Ltd is also governed by the Data Protection Act. This ensures any information you give to us is **secure and confidential**. This information may be passed to other groups or affiliated members including Northridge Finance, DSG finance & Creditas Financial Solutions. Without this information Jim Reid Vehicle Sales Ltd is unable to process your order or enquiry. Under the Data Protection act you may have this information restricted or removed by telling Jim Reid Vehicle Sales Ltd at a later date. If you provide information and later wish to have this data restricted or removed from Jim Reid Vehicle Sales Ltd records, please contact Jim Reid Vehicle Sales Ltd on 01467 634000