



Initial Disclosure Document

About us

Christopher Pickles T/A T Mac Van Hire is a company registered in Scotland, Business address of Cargenholm Garage, New Abbey Road, Dumfries DG2 8ER

Who regulates us

Christopher Pickles T/A T Mac Van Hire is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 755536.

You can check these details on the on the Financial Conduct Authority website; <http://www.fca.org.uk> or by contacting the FCA directly on 0800 111 6768.

Our Services

We are a credit broker and not a lender and can introduce you to a limited number of lenders and or brokers to assist you with finance products for your vehicle purchase. We are not an independent financial advisor and will not make any recommendations, however we shall provide you with information regarding products that may suit your needs based on the information you provide to us in order for you to make an informed decision.

Our fees and charges

We do not charge our customers any fees for our credit broking services. We shall receive a commission payment from the broker or Credit provider for a successful introduction.

Commission disclosure

The amount of commission we shall receive for the introduction will vary for each lender, however, this amount will not affect the amount you pay under your finance agreement.

A lender will inform you directly of any fees and charges applicable to you, prior to you signing any formal credit agreement with them.



How we use your data

Your personal data is held in accordance with the Data Protection Act 2018. Your personal data will only be processed under the agreed authorisation you have provided to us. Further information regarding how we use your data is detailed within our Privacy Notice <https://www.tmaccentre.co.uk/privacy-policy.php>

Affordability

Before you enter into any financial agreement, please ensure that you have considered your personal circumstances and ability to afford to repay the amount of credit that you apply for, for the term of the agreement.

Cancellation

You have the right to cancel a regulated credit agreement within 14 days of signing. After this point, your rights may be affected, and fees and charges may be added by your credit provider.

You can cancel your agreement by notifying the lender that provides you with a credit agreement, directly in writing.

How to make a complaint

We aim to ensure that all our customers are happy with the services we provide, if however, you have any cause to make a complaint you should us, either in writing or by telephone.

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

In writing: Cargenholm Garage, New Abbey Road, Dumfries DG2 8ER

By phone: [01387255137](tel:01387255137)

Or Email: tmacvanhire@yahoo.co.uk

If you can't settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, Exchange Quay, London, E14 9SR

www.financial-ombudsman.org.uk