



INITIAL 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.

West Midland Vehicles Ltd whose registered address is Westmid House, Stourbridge Road, Halesowen B63 3TT is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is: 677048.

Our permitted business is the supply of funding and finance 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 0845 606 9966.

ABOUT OUR FINANCIAL SERVICES

We will only offer products from a limited number of suppliers. You can ask us for a list of suppliers who provide our finance products. All the products we offer are optional.

We are not an Independent Financial Advisor. We do not charge a fee for our services but may receive a payment from a lender we introduce you to who assists with your purchase.

CUSTOMER CARE, DISPUTE RESOLUTION AND COMPLAINTS

We work hard to ensure that the finance products we offer are fair and that our communication to our customers is clear and not misleading.

However, if you are unhappy with our services please write to:

FCA COMPLIANCE MANAGER

WEST MIDLAND VEHICLES LTD, Westmid House, Stourbridge Road, Halesowen B63 3TT

Telephone: 01215501500.

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.

Customer Name

Customer Signature

Date