

Complaints Procedures

If you wish to make a complaint, please contact us: by writing to us at FMC Cars Sales Ltd, 118 Franche Road, Kidderminster, Worcestershire. DY11 5BJ or emailing andywfmc@gmail.com We will send you a letter acknowledging receipt of your complaint within 7 days of us receiving the complaint.

We will then investigate your complaint. We will then either: Invite you to a meeting to discuss your complaint. We shall do this within 14 days of sending you the acknowledgement letter. Following the telephone conversation/meeting we will write to you to confirm what took place and any solutions we have agreed with you; or send you a detailed written response to your complaint to include suggestions for resolving the matter. We will do this within 21 days of sending you the acknowledgement letter.

We will aim to have a full resolution within an 8wk deadline providing third party supplies are obtained within said timeline.

If you are still not reasonably satisfied with the response after following the above steps you must contact us again and we will arrange for a review of the decision. We will contact you within 21 days of receiving your request for a review, confirming our final position on your complaint and explaining our reasons.

After making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service ("FOS" – www.financialombudsman.org.uk). Please note that FOS may not be able to deal with complaints from business customers. Further details about our complaints procedure and FOS are available on request.

Commission Disclosure Statement –

Company No: 04967958 FRN No: 671917

We are trading as a credit broker and not a lender and are authorised and regulated by the Financial Conduct Authority. We can introduce you to a limited number of lenders while providing details of finance products available. We will not charge you a fee for an introduction but may receive a commission from the lender. Lender's commission may vary and the commission received does not influence the interest you will pay. For questions about commission please speak to us FMC Car Sales Ltd, 118, Franche Road, Kidderminster, Worcestershire. DY11 5BJ.

Representative finance examples are for illustrative purposes only. Finance is subject to status and credit acceptance. Terms and conditions apply. Available to 18s and over and UK residents only. Guarantees and/or indemnities may be required. Excess mileage and damage charges may apply when vehicles are returned.

Initial Disclosure Document

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Firms are required by the FCA to provide status disclosure documents to consumers who are considering buying certain financial products. It is therefore important that you read this document. It explains the service you are being offered in relation to finance and insurance. Please use this information to decide if our services are right for you.

Whose Products Do We Offer?

Should you require finance to assist with the purchase of a vehicle, we can introduce you to a limited number of lenders we work with, who offer a range of finance products. If you request it, we can provide a list of lenders we work with.

Which Services Will We Provide you With?

We are a credit broker and not a lender

We will explain the finance products available to you from the lenders we work with and advise you on suitability of those finance products, after we have assessed your needs. You will then need to make your own choice about how to proceed.

We will advise and make a recommendation for you on insurance products after we have assessed your eligibility for the insurance products we offer. You will then need to make your own choice about how to proceed.

We are not an independent financial advisor. We do not assess the wider market for finance or insurance, or provide any advice on whether the finance or insurance products we offer represent the best value you could obtain.

What Will You Have To Pay Us For Our Services?

We do not charge you a fee for our services.

We will typically receive a commission from the lender, as either a fixed fee or a fixed percentage on the amount you borrow. These arrangements are negotiated with our lenders in advance and do not give us any discretion to negotiate or adjust your annual percentage rate (or APR), or any other item included in the total charge for credit. The APR may vary according to your credit status or the amount you borrow. The commission we earn does not change in relation to the type of finance (Hire Purchase, Personal Loan or Personal Contract Purchase) you choose or the length of the finance agreement.

At any time prior to concluding your vehicle purchase, if you are an individual, sole trader or small partnership, you are entitled to request details of any commission we will receive as a result of arranging your finance with a lender.