

Motorcycle and Scooter Centre Ltd

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MOTORCYCLE & SCOOTER CENTRE

Initial Disclosure Document – Consumer Credit

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use the information provided below to decide if our services are right for you. Motorcycle & Scooter Centre Ltd (MSC) is authorised and regulated by the FCA and our Firm Reference Number is 677407. We are permitted to advise on and arrange consumer credit contracts.

Your Finance Options

MSC are a credit broker, not a lender so can introduce you to the following group of lenders: Black Horse Finance, MotoNovo Finance, Santander Consumer Finance or First Response Finance who may be able to help you finance your purchase. This group of lenders provide us with a range of products which may be suitable for your purchase. Our aim is to secure finance for you at the lowest interest rate available from our panel of lenders. The three products we offer are Hire Purchase, Personal Contract Purchase and Personal Loan and we will explain the key features of each of these products to you. Once you have selected your preferred product, you will receive the pre-contract credit information which will detail the Terms & Conditions of the product and advise you about any other fees and interest relating to the product.

What will you pay for our services?

We do not charge a fee for our Consumer Credit services but we may receive a commission from the finance providers should you decide to enter into an agreement with the finance provider. The lenders that we work with pay commission at different rates, however, the commission received does not affect the amount you will pay under your finance agreement. The amount of commission can be made available to you upon request.

What do do if you have a Complaint

We always aim to provide a first class service, however if you have a complaint any enquiry can be raised by contacting us at our normal address, telephone or email as listed above. Should you remain dissatisfied you have the right to ask the Financial Ombudsman service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR or telephone 0800 023 4567.

As an organisation we are committed to treating customers fairly, before, during and after a sale.

Confidentially and Data Protection

Your information will only be shared with a third parties for the sole purpose of arranging and administering finance contracts. For full details of where your information may be sent and the purpose of such data transfer, please ask us.