



IMPORTANT PLEASE READ

Dear Customer,

Please read the following document in addition to your pre-contract information. You should consider the information given in all documentation before signing your finance agreement.

INITIAL DISCLOSURE DOCUMENT

Who Are We?

Sean McKeever Cars, www.smckeevercars.com

Our registered address is 1 Hamillstown Lane, Portglenone, Ballymena, Co Antrim, BT44 8DA.

Email: smckeevercars@hotmail.com Tel: 02825821887

What can we do to help finance your purchase?

We are authorised and regulated by the Financial Conduct Authority for credit brokerage. Our FCA FRN registration number is 676359. We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products which may have different interest rates and charges. We do not charge a fee for our services. Whichever lender we introduce you to, we will receive a commission from them (either a fixed fee or a fixed percentage of the amount you borrow). The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement. If you ask us what the amount of commission is, we will tell you in good time before the finance agreement is executed.

Can we give independent financial advice?

No, we are not independent financial advisors and are unable to give you independent financial advice. We may give you options available to you to suit your personal circumstances. You must decide whether the products offered are suitable for you.

What can you do if you wish to complain about our services?

If you wish to make a complaint, please contact us in the first instance by writing to us at Sean McKeever Cars, 1 Hamillstown Lane, Portglenone, Ballymena, Co Antrim, BT44 8DA or by telephoning us on 02825821887. We aim to investigate within 72 hours and write to you with our final response within 8 weeks.

If you remain dissatisfied you may have the right to ask the Financial Ombudsman Service to review your complaint. Please note they may not be able to deal with complaints from business customers.

Financial Conduct Authority, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR <https://www.financial-ombudsman.org.uk> Telephone: 0800 023 4567