

Initial Disclosure Document

About our Consumer Credit Service

BRM Select Cars, Burringham Road, Scunthorpe, Lincolnshire DN17 2AA

The Financial Conduct AuthorityThe FCA is the independent regulator of financial services. This document is given to customers considering buying certain financial products. You need to read this important document as it explains the service we offer.

What products do we offer, and from whom? We only offer products from one selected lender
We only offer products from a limited number of lenders

Which service will we provide you with?

You will not receive any advice or recommendations from us in relation finance. We may ask you certain questions to assist us in narrowing down the selection of products that we will provide you details on. You will then need to make your own choice about how to proceed. We will always provide you with both the advantages and disadvantages of the product types that are available to you.

We are not an Independent Financial Advisor (IFA).

What will you have to pay us for our services? A fee 0.00

You will receive documentation from the credit provider before proceeding with any financial product which will tell you about any fees relating to it. We will charge you a fee of £0.00 + VAT for our services, any fee amount will be provided in good time before any agreement is entered into. Whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). For your reassurance, all the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest interest rate you are eligible for from our panel of lenders. We will ensure you are provided with all the information required to make an informed decision for your individual circumstances. If you would like to understand more about the commission that we earn, specific to your introduction to the lender, please let us know and we will be happy to provide this information prior to the agreement being agreed.

The lender may charge their own fees. These may include, but are not limited to documentation fees, option to purchase fees, excess mileage charges or administration fees but this information will always be provided to you in the quote that we provide.

BRM Select Cars are authorised and regulated by the Financial Conduct Authority, FCA No: 786809. You can check this on the Financial Services Register by visiting the FCA's website at register.fca.org.uk. All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over. We act as a credit broker and not a lender

BRM Select Cars