



**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.

**STATUS DISCLOSURE**

**Who Are We?**

McGuigan's Garage, our registered address is 6-8 Main Street, Swatragh, Maghera, BT46 5QB

Email: [kieran@mcguigansgarage.com](mailto:kieran@mcguigansgarage.com) Tel: 028 79401212 [www.mcguigansgarage.com](http://www.mcguigansgarage.com)

**What can we do to help finance your purchase?**

McGuigan's Garage are authorised and regulated by the Financial Conduct Authority for credit brokerage. Our FCA registration number is 659292. 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 will give you options available from the credit providers that we work with but no advice or recommendation will be made. You must decide whether the finance products offered are suitable for you.

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

We always aim to give an excellent service but if you wish to make a complaint, please contact us in the first instance by writing to us at McGuigan's Garage, 6-8 Main Street, Swatragh, Maghera, BT46 5QB or by telephoning us on 028 79401212

You may have the right to refer any unresolved complaint to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR.

<https://www.financial-ombudsman.org.uk> Tel: 0800 023 4567