

Initial Disclosure Document

What is an Initial Disclosure document?

Thank you for considering our services as an Introducer Appointed Representative (IAR) for car finance. This Initial Disclosure Document aims to provide you with important information about our role as an IAR and the services we offer in relation to car finance introductions to credit brokers. Please take the time to read this document carefully and let us know if you have any questions or require further clarification. The Financial Conduct Authority (FCA) is the independent regulator of financial services and requires us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the services we will provide, what we charge for our services, who regulates us and what to do if you have a complaint.

Who regulates us?

We Elite Heritage Sales Limited are an Introducer Appointed Representative (IAR) FRN 1010377 acting on behalf of Jigsaw Finance. We are authorised and regulated by the Financial Conduct Authority (FCA) to introduce customers to credit brokers for the purpose of obtaining car finance. Jigsaw Finance Limited is authorised and regulated by the Financial Conduct Authority FRN 679612. You can check this on the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0300 500 8082.

Consumer duty and Treating customers fairly

Ourselves and Jigsaw Finance Limited are fully committed to treating customers fairly and delivering good outcomes for all customers as a natural result of our commitment to the core values that underpin our culture.

We are dedicated to acting in our customer's best interests, providing fair and transparent services, car finance options that meet your individual circumstances and providing continued and ongoing support.

If you have any questions, or concerns, or require further information, please do not hesitate to contact us.

Which service will we provide you with?

Our primary service is to introduce you, the customer, to credit brokers who may be able to assist with car finance options tailored to your needs. As an IAR, we do not provide car finance ourselves, nor can we speak to you on behalf of the broker regarding finance options. We act solely as an intermediary, connecting you with the credit broker who specialise in car finance. Jigsaw Finance offers a non-advised service, meaning that they cannot give you advice or a recommendation on products. But in assessing your application they will ask you for information to enable them to identify your needs and present a selection of products relevant to your requirements. You will then need to make your own choice about how to proceed. You will receive the pre-contract credit information which will detail the Terms & Conditions of the product you have chosen and advise you about any other fees and interest relating to the product. Please note that all our telephone calls are recorded for training and monitoring purposes.

What products do we offer?

Jigsaw Finance Limited is a credit broker and not a lender, who offer a limited number of finance products from a selected panel of lenders. These products can be viewed in more detail by accessing the following link on their website <https://www.jigsawfinance.com/finance-products-explained> alternatively you can request a copy to be sent

by email or post. It is advised you to view these to ensure you are satisfied that the product you have chosen meets your requirements.

What will you have to pay us for our services?

We do not charge a fee for the introduction to Jigsaw Finance and Jigsaw Finance does not charge a fee for the introduction to the finance provider.

Commission Disclosure

For regulated agreements Jigsaw Finance will receive a commission payment from the finance provider if you decide to enter into an agreement with them; the nature of this commission is either a fixed fee or a percentage of the amount you borrow.

All the lenders that they work with pay commissions at different rates, however, the commission received does not affect the amount you will pay under your finance agreement. The aim is to secure finance for you at the lowest interest rate available from their panel of lenders. The amount of commission can be made available to you upon request over the phone and/or in writing. Please note, we as an IAR we may receive part of this commission from Jigsaw Finance, this information is available on request.

Suitability and Affordability

Jigsaw Finance aims to support and tailor their service appropriately to those customers who may be particularly vulnerable due to their current circumstances or recent life events. If you have a disability, physical or mental health condition, feel vulnerable due to a change in personal circumstances, or just need extra support, please let a Jigsaw agent know and they will do their best to help you. You should make sure you have sufficient time and support to assess the information given to you and ensure the funding option offered is suitable for you and meets your requirements. If you are unsure, please don't hesitate to ask Jigsaw Finance for further explanations, help and support.

It is important that you only enter into an agreement if you can comfortably afford the repayments. You should assess the monthly payments you are required to make throughout the term of the agreement and ensure you can meet these and other current obligations without suffering undue hardship. If you are aware of any changes in your life or your household circumstances, that may affect your ability to maintain your loan repayments, please make Jigsaw Finance aware. Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

Data protection

We take data protection and your privacy seriously. By providing us with your personal information, you consent to us processing your data in accordance with applicable data protection laws and regulations. We will only share your information with credit brokers for the purpose of facilitating car finance options. For more information on how we handle your data, please refer to our Privacy Policy, available on our website or upon request.

Complaints

The first step is for us to understand your complaint; if the complaint is in relation to the vehicle purchased, please contact us directly, you can contact us by

- Phone: 07557 278272
- By Post: Unit 9, Centre 2000, Robinson Close, Kettering, NN16 8PU
- By Email: info@elite-heritage.co.uk
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Alternatively, if the complaint is in relation to the finance, you can contact Jigsaw directly by

- Post: Complaints Department, Jigsaw Finance, Genesis Centre, Innovation Way, Stoke-on-Trent, Staffordshire, ST6 4BF.
- E-mail: complaints@jigsawfinance.com

Please provide your name and daytime contact number where we can contact you between the hours of 9 am - 5 pm Monday to Friday.

Jigsaw will promptly acknowledge your complaint in writing, investigate your complaint and endeavour to send you a final response within 8 weeks of receipt of the complaint. Please see the full complaints process by visiting <https://www.jigsawfinance.com/complaints>.

If you are not happy with the response, and you are an eligible complainant, you can escalate your complaint to the Financial Ombudsman, you must do so within six months of the date of the final response letter. You can contact them:

By phone: 0800 023 4567

By post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

By Email: complaint.info@financial-ombudsman.org.uk.

Alternatively, you may also contact the BVRLA Conciliation Service as an approved Alternative Dispute Resolution service. Details can be found at www.bvrla.co.uk or by contacting complaint@bvrla.co.uk. For further information on our complaint-handling process please visit www.jigsawfinance.com/complaints.

Address

Our trading address is Unit 9, Centre 2000, Robinson Close, Kettering, NN16 8PU

Jigsaw Finance's trading address is Jigsaw Finance, Genesis Centre, Innovation Way, Stoke-on-Trent, Staffordshire, ST6 4BF.