

## Initial Disclosure Document

### What is an Initial Disclosure document?

The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA require us to provide you with a document called an 'Initial Disclosure Document'. This document provides information about us, the products we offer, 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?

Midco (Bakewell) Limited T/A Midco Commercials (FRN 1006019) is an Introducer Appointed Representative of Jigsaw Finance Limited, who 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](http://www.FCA.gov.uk/register) or by contacting the FCA on 0300 500 8082.

### Treating customers fairly

Jigsaw Finance Limited are committed to ensuring that the FCA principle of treating customers fairly (TCF) is applied in all areas of our day-to-day business activities. We aim to ensure that the TCF principle is embedded and rooted in everything that we do. This principle underpins how we operate and function as a business. View our TCF policy by visiting <https://www.jigsawfinance.com/treating-customers-fairly>

### Which service will we provide you with?

We offer a non-advised service, meaning we cannot give you advice or a recommendation on products. But in assessing your application we will ask you for information to enable us 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. We 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 our website <https://www.jigsawfinance.com/finance-products-explained> alternatively you can request a copy to be sent by email or post. We would advise 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 the finance provider; however, where we source the vehicle, we do/may charge a Broker service Fee. Please see the details specified in our Information Notice by accessing the following link <https://www.jigsawfinance.com/sourced-vehicle-information-notice>.

## Commission Disclosure

For regulated agreements we 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 we work with pay commissions at different rates, however, the commission received does not affect the amount you will pay under your finance agreement. Our aim is to secure finance for you at the lowest interest rate available from our panel of lenders. The amount of commission can be made available to you upon request over the phone and/or in writing.

## Suitability and Affordability

We aim to support and tailor our 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 us know and we will do our 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 us 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 us 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.

## What to do if you have a complaint

The first step is for us to understand your complaint; you can contact us by

- **Phone:** 01782 450745.
- **Post:** Complaints Department, Jigsaw Finance, Genesis Centre, Innovation Way, Stoke-on-Trent, Staffordshire, ST6 4BF.
- **E-mail:** [complaints@jigsawfinance.com](mailto: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.

We 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. If we are unable to provide you with a final response within this time, we will send you an update. If you are not happy with our 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](mailto: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](http://www.bvrla.co.uk) or by contacting [complaint@bvrla.co.uk](mailto:complaint@bvrla.co.uk). For further information on our complaint-handling process please visit [www.jigsawfinance.com/complaints](http://www.jigsawfinance.com/complaints).

## Address

If you need to contact us our trading address is Jigsaw Finance, Genesis Centre, Innovation Way, Stoke-on-Trent, Staffordshire, ST6 4BF.

