

J Kirkham Ltd
T/A Jon Kirkham Specialist Cars
Unit 18A Gainsborough Trading Estate
Rufford Road
Stourbridge
DY9 7ND

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

J Kirkham Ltd is a Credit Broker not a Lender, we can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendations, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase. Please ask us for a full list of supporting lenders.

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

- Hire Purchase (HP)/ Conditional Sale (CS)
- Personal Contract Purchase (PCP)
- Lease Purchase (LP)
- Business or Personal Contract Hire (PCH)
- Personal Loan.

4. What will you have to pay us for our services?

No Fee.

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement or insurance policy.

As a company we choose not to take any finance commission from lenders.

5. Who regulates us?

J Kirkham Ltd is directly authorised and regulated by the Financial Conduct Authority for consumer credit activities: our Firm Reference Number (FRN) is 631808. J Kirkham Ltd is a Credit Broker not a Lender. Our FCA permitted business is arranging finance products.

You can check this on the FCA Register by visiting the www.fca.org.uk

6. What to do if you have a complaint.

If you wish to register a complaint, please contact us:

In writing Jon Kirkham Specialist Cars, Unit 18A Gainsborough Trading Estate, Rufford Road, Stourbridge, DY9 7ND

If you cannot settle your complaint with us: You may be entitled to refer it to the Financial Ombudsman Service.
www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Finance products are not covered by this scheme.