

# Initial Disclosure Document

## About our finance services

**MJ AUTOMOBILE LTD T/A KJ  
PRESTIGE**

326-328 HOLDENHURST ROAD,  
BOURNEMOUTH, BH88BE

### 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?

MJ AUTOMOBILE LTD is a Credit Broker, not a Lender. Our approach to financing vehicle sales is to use a strong relationship we have with Motion Finance 2017 Ltd and will introduce you to them to source finance products from a panel of lenders and intermediaries to assist with your vehicle purchase. 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. You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations.

### 3. Which service will we provide you with?

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

**Credit Agreements** – *Hire Purchase, Conditional Sale, Personal Contract Purchase, Lease Purchase, Personal Loan.*

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

No, you make no payment to us. Instead, the broker we introduce you to will pay us for introducing you to them. You have the right to request that we disclose the commission amount. To do this contact [kjprestige@gmail.com](mailto:kjprestige@gmail.com). Any commission payments will not affect the amounts you pay under your finance agreement, all of which are set by the broker concerned. The amount of any commission paid will relate to the amount you borrow, the term of your loan and the interest rate charged. This commission is either a fixed fee or calculated as a percentage of your loan advance.

### 5. Who regulates us?

MJ AUTOMOBILE LTD is directly authorised and regulated by the Financial Conduct Authority for consumer credit and insurance distribution activities, our Firm Reference Number is [FRN]. Our FCA Permitted business is arranging finance contracts.

You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk).

### 6. What to do if you have a complaint

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

**By writing to** KELLY LITTLEFIELD, KJ PRESTIGE, 326-328 HOLDENHURST ROAD, BOURNBEMOUTH, BH88BE

**by phone on** 01202 300015

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](http://www.financial-ombudsman.org.uk)

### 7. Where can you read a copy of our privacy policy?

You can read our privacy policy at <https://www.kjprestige.co.uk/privacy-policy>

**By signing this document, I confirm that I have read all the information in this document.**

**Signature:** \_\_\_\_\_ **Date:**  
\_\_\_\_\_

**Name:** \_