

## Finance Initial Disclosure Document

Cupar Motorcycles Ltd and Cupar Motorcycles Ltd T/A Kirkcaldy Kawasaki

### How our finance works

We are authorised and regulated by the FCA (Financial Conduct Authority) and our FCA reference number is 668563. 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 are not an independent financial advisor. We will provide details of products available from the lenders with whom we work, but no advice or recommendation will be made. You must decide whether the finance product is right for you.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive 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 we receive from a lender does not have an effect on the amount you pay to that lender under your credit agreement. Where the lender varies the interest rate according to your credit score this also does not affect the amount of commission we receive.

In order for you to apply for finance through us we must collect data about you and your circumstances. This data is passed on to our lenders who will come to a decision based upon your status, the questions on their application and credit information held by a credit reference agency. As a result credit check records may appear on your credit file. The lender's decision may be to accept your proposal as per our quote, or to conditionally accept it upon varying some criteria, eg. the term, the deposit, or the interest rate, or they may decline the application. We can not guarantee that we can secure finance for you, or that we can get particular terms for you. Any quote from us will be made using best estimate assumptions about your credit score. The final outcome can only be determined by making an application. The finance company (lender) will have the final say in this respect.

Further information about how we use your information can be found in our [Privacy Policy Statement: link here](#).