



# Eastern Western Motor Group

## Status Disclosure Document

**The Financial Conduct Authority** is the independent watchdog that regulates financial services. It requires us to give you this document to help you decide if our services are right for you.

**Eastern Western Motor Group Ltd**, whose registered address is 8 Westerton Road, East Mains Industrial Estate, Broxburn, Edinburgh EH52 5AU is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 310505.

**Eastern Motor Company Ltd and Western Automobile Company Ltd** are appointed representatives of Eastern Western Motor Group Ltd.

**Trading Names:** A list of our trading names is provided on Page 2 of this document.

We are an Insurance Intermediary, and our permitted business is the supply of insurance and finance products connected with the purchase of your motor vehicle. You can check this on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the contact centre on 0300 500 0597.

**About our Finance Services:** We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products. We are not an independent financial advisor; we will provide details of products available, but **no advice or recommendation will be made**. We do not act independently. 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 that you borrow).

**COMMISSION:** For your reassurance, all lenders we work with are likely to pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure finance for you at the lowest available interest rate that best suits your needs. **Any applicable commission earned by Eastern Western Motor Group will be fully disclosed prior to the completion of the finance set up process.**

**About our Insurance Services:** We will only offer products from a limited number of suppliers. All the products we offer are optional.

**Insurance Products:** A list of our products and their Insurers are provided on Page 2 of this document. We arrange the policy with the Insurer on your behalf. You do not pay us a fee for this service. We receive commission for the Insurer which is a percentage of the total annual premium.

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products we will provide details about. You will then need to make your own choice about how to proceed. We hold any insurance money as an agent of the insurer under a risk transfer agreement.

### Customer Care, Dispute Resolution and Complaints

We work hard to ensure that the finance and insurance services we offer are fair and that our communication with our customers is clear and not misleading. However, if you are unhappy with either service please contact:-

Eastern Western Motor Group Limited, 8 Westerton Road, East Mains  
Industrial Estate, Broxburn, Edinburgh, EH52 5AU  
Telephone no: 01506 600000 or  
e-mail: [financialservices@eastemholdings.co.uk](mailto:financialservices@eastemholdings.co.uk)

We will answer any complaints as quickly as possible, but always within eight weeks.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For further information visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### The Financial Services Compensation Scheme (FSCS) – applicable to insurance services only

We are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from FSCS.