



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 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@easternholdings.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

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.



Eastern Western Motor Group

Trading Names & Insurance Products

Eastern Western Motor Group Ltd's trading names include:

Barnetts Buzz Centre St Andrews	Barnetts Mazda
Barnetts Nissan	Barnetts Toyota Dundee
Barnetts Toyota Perth	Barnetts VW Dundee
VW Dundee Buzz Centre	Barnetts VW St Andrews
Car Deal Warehouse	Eastern BMW
Eastern MINI	Eastern Western Leasing
Edinburgh Harley-Davidson	Edinburgh Kawasaki
EW Fleet Services	Grassicks Garage
GTI World	Lexus Dundee
Lexus Edinburgh	Lexus Glasgow
Mercedes-Benz of Coldstream	Mercedes-Benz of Edinburgh
Western Mazda	Western Commercial
Western Edinburgh (Straiton)	Western Honda
Western Maxus	Western Nissan
Barnetts Honda Dundee	Barnetts Honda Perth
Western Toyota	Western Volkswagen
Western Volkswagen Buzz Centre	Barnetts Nissan Perth
Western Volkswagen Buzz Centre Edinburgh East	
Western Volkswagen Van Centre Edinburgh	

Regulated Insurance products offered by certain dealerships include:

Product	Insurer
Mechanical Breakdown Insurance	Red Sands Insurance Company (Europe) Limited
Mechanical Breakdown Insurance (Edinburgh Kawasaki & Edinburgh Harley Davidson)	Motors Insurance Co Ltd t/a Car Care Plan
Vehicle Minor Damage Insurance	Aioi Nissay Dowa Insurance UK Limited
Tyre & Alloy Protection	Novus Underwriting Limited on behalf of Millennium Insurance Company Ltd
BMW Insured Warranty (Grassicks Garage & Eastern BMW & MINI)	AWP P&C SA