



Initial Disclosure Document

About Our Finance Services

Our Regulated Status

Scott Hardy Ltd Trading as BigMoto is registered in England and Wales (Company Registration number 12678451). Registered Address 4A Mottram Way, Macclesfield, Cheshire, SK10 2DH. Trading Address Is Unit 17-18 Bessemer Way, Great Yarmouth, Norfolk, NR31 0LX. Scott Hardy Ltd is Authorised and Regulated by the Financial Conduct Authority (Firm Reference Number 928906), Registered with the information Commissioners Office (registration number ZA773591). VAT Number: 350731912.

Our Finance Products

BigMoto acts as credit broker and not a lender. We can introduce you to a limited number of lenders and finance products to assist you with your vehicle purchase. We act on the lenders behalf when making this introduction. We will not provide advice or recommendations. You must decide whether the finance product you choose is right for you.

Each credit provider may have different interest rates and charges. Our role as credit broker is to determine which lender on our panel to introduce you to based on factors including your Credit profile, Age, Age of the asset you are looking to purchase, Driving licence held, Amount of income received, affordability based on disposable income, and other factors linked to a lenders criteria. We will look to match you to a lender based on your needs to allow you to finance the asset you are looking to purchase at an affordable amount to you. The Finance Lenders on our panel provide Hire Purchase, Conditional Sale, Personal Contract Purchase and Personal Loans. The Product available will be dependant on the lender that issues the approval based on the information you provided.

Credit Searches

By agreeing to this Initial Disclosure Document you will be providing us with your consent to submit a credit application on your behalf to our lenders so a lender can ascertain if you are eligible for finance and provide a quotation.

Your details will initially be shared with a credit reference agency who will conduct a soft credit search to help ascertain which lenders can be approached. Lenders will need to conduct a credit search to help them make their decision. Any credit search conducted will be recorded on your credit file. As part of the credit application process a maximum of one Hard credit search can be carried out, which will then be visible to other lenders and can impact your credit score. Any other searches conducted will be soft credit searches and will not impact your credit score.

Commission Disclosure

We will receive a commission from the lenders we work with (either a fixed fee or a fixed percentage of the amount you borrow). The lenders we work with could pay commission at different rates. The amount of commission we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement. The lender will always set this. If you ask us what the amount of commission is, we will tell you in good time before the Finance agreement is executed.

Privacy

We will use the information you provide to help us to arrange finance for the vehicle, including passing that information to the lenders we use and our trusted partners. Further information about how we collect, use, share and retain this information can be found in our Privacy Policy on our website – www.bigmoto.co.uk/privacy-policy/ Feel free to ask us for more information on the content of this policy.

Fees

We do not charge any fee for arranging any of the financial services we offer.

Complaints

If you wish to register a complaint, please contact: in writing or by phone ; BigMoto, Unit 17-18 Bessemer Way, Great Yarmouth, Norfolk, NR31 0LX, by phone 01493 800445, by email, sales@bigmoto.co.uk. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, free of charge. Their website details are: www.financial-ombudsman.org.uk. Time limits to refer your complaint to the Financial Ombudsman Service may apply.