

Initial Disclosure Document

J C Campbell NI Ltd

Address: 68 Shore Road, Rostrevor, Newry, BT34 3AA

(T) 028 4173 8691

(E) info@jccampbell.co.uk

Website: www.jccampbell.co.uk

FCA Authorisation

J C Campbell NI Ltd is authorised and regulated by the Financial Conduct Authority (FCA), (Firm Registration number 309464). Permitted activities include credit broking and insurance distribution.

Finance

We act as a credit broker, 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. 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.

For your reassurance, all of the lenders we work with could 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 interest rate you are eligible for from our panel of lenders.”

If you ask us what the amount of commission is, we will tell you in good time before the Finance agreement is executed.

Insurance

We offer the following insurance products;

GAP – Guaranteed Asset Protection (Also known as Total Loss Cover)

We do not charge fees for arranging insurance. We will typically receive an economic benefit or retain part of any premium by way of remuneration. Our sales agents will also typically be remunerated on the sale of individual insurance products.

Your Protection

We always aim to provide a first class service, however if you have any cause for complaint you can contact us in the first instance;

In writing: J C Campbell NI Ltd, 68 Shore Road, Rostrevor, Newry, BT34 3AA

By email: info@jccampbell.co.uk

By telephone: 028 4173 8691

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. We aim to respond to you within 72 hours. We will investigate then write to you within 8 weeks with a final response. If you have a finance complaint and you are dissatisfied with our response, you have the right to refer to the Financial Ombudsman Service, contact info:

Address: Financial Ombudsman Service, Harbour Exchange Square, London E14 9SR.

(T) 0800 023 4567

(E) complaint.info@financial-ombudsman.org.uk

Website: <https://www.financial-ombudsman.org.uk>