

1. Who are we?

- a. Maurice Jones trading as Bizcar/National Car Supermarket is a company trading within England and Wales. We act as a sole trader.
- b. Our friendly team is on hand to support you within this journey and to answer any questions you may have.
- c. As a Vehicle Finance Broker, our aim is to obtain the best financial acceptance to fit your circumstance.
- d. We work with a variety of finance partners in order to help you obtain an acceptance.
- e. Treating Customers Fairly (TCF) is a core part of our culture and we are committed to ensuring you receive a product suitable for your needs and circumstances.

2. Contact us

- a. Should you have any questions prior to making an application, or have any queries during or after your application has been made, you can contact us on the following information –

E: enquiries@bizcar.co.uk

T: 07834 372389

P: Biz Car, 88B Northop Road, Flint, Flintshire, CH6 5LH

3. Regulation

- a. In order to carry out our activities, we are authorised and regulated by the Financial Conduct Authority ('FCA').
- b. Our FRN is 827370, you can check this here -<https://register.fca.org.uk/s/>
- c. We act as a credit broker, not a lender.
- d. You will not be charged a fee for using our services; however, we must inform you that we may receive a commission payment for introducing your details.
- e. This commission will not impact any rate you are offered and is a fixed payment.

4. Finance Options

- a. In order to assist you with obtaining vehicle finance, your details will be passed over to brokers with whom we work with.
- b. Our finance providers, in order to assess your credit worthiness, will check your information with credit reference agencies, and potentially fraud prevention agencies.
- c. They will also use the information that you have provided us to assist them in assessing your current status and affordability.
- d. It is important that all the information you provide is accurate and up to date.
- e. Please note that we cannot guarantee an acceptance and all potential finance is subject to terms and status.
- f. Before entering into any agreement, you should ensure you have fully read and understood the agreement you are considering entering into.
- g. We encourage you to take the time to read through any documentation provided, and please do ask any questions you may have.
- h. It is incredibly important you understand the type of agreement you are entering into along with your rights under the agreement such as (but not limited too) Distance Selling and the 14-day rule, Post Contract and your rights if there is an issue with the vehicle, Cancellation and what would happen should you not be able to keep up with the repayments.
- i. Our team are happy to answer any questions or go through anything in further detail, please contact us on the above.

- j. We will never provide you with a recommendation or advise you on certain products, however our partners will provide you with all the information required within your Pre-Contract Information to assist you in making an informed decision.

5. [Affordability](#)

- a. It is extremely important that you look into finance options that are suitable for your current (and potential future) financial situation.
- b. We will go over all your details to ensure we have the correct information to pass onto our partners, who will then try to verify the information. However, please note that evidence of your income may be requested.
- c. If you are aware or suspect that your financial position will change in the future, you must inform us or the finance partner directly.
- d. Your credit rating could be adversely affected if you do not make payments when due.

6. [Complaints](#)

- a. If you wish to make a complaint, please do contact us using the contact information above.
- b. For full information on how we handle complaints, please see our [Complaints Procedure | Biz Car | Car Finance](#)

7. [Your Information](#)

- a. In order to process your application, you will need to provide us with some of your personal information. We pride ourselves on handling your information in the most secure and professional way we can.
- b. Your data will not be processed without your explicit consent for us to do so, therefore if you do not wish for your application to be processed, we kindly ask that this is not submitted.
- c. As mentioned above, your information will be passed over to our finance partners in order to try to obtain you a finance acceptance. Whilst we have assessed the partners we work with; we have included their information within our privacy policy so you can fully research how they will use your information.
- d. For further detail on how your information is used by us and who it will be shared with, please view our [Privacy Policy | Biz Car | Car Finance](#)
- e. Our ICO number is **ZA490771**.