

J&M Electrobikes Ltd

Initial disclosure document

The Financial Conduct Authority (FCA) is the national independent regulator of financial services. The FCA legally require us to provide you with an 'Initial Disclosure Document'. This Document has a number of purposes, one of which is to ensure you are provided with essential information about us as a company, what we charge for our services, the products and services we offer and how we are regulated. It will also provide information on what you should do if you have a complaint and any details regarding the Financial Services Compensation Scheme.

About J&M Electrobikes Ltd

J&M Electrobikes Ltd is authorised and regulated by the Financial Conduct Authority (FCA) We provide broker services to customers and work with our finance partners in order to find a suitable vehicle finance agreement for our customers. Our Head Office is located in Swindon, Wiltshire. Our Company Number is 12622096.

The products we use

As an FCA regulated credit broker we are able to introduce you to select lenders who can help you finance your vehicle and provide any other products/services that you may require, including servicing packages and vehicle maintenance. We work with some of the UK's most prominent and trusted finance providers in order to help secure you the best and most appropriate deal.

Our services

We will provide you with either comparable details of any firms most appropriate to your lending or purchasing needs or any other general information relating to finance products. In order to do this, we may seek personal information about your circumstances and objectives as this may be relevant in order to enable us to identify your exact needs and establish a line of credit. It is always important that you provide us with accurate and relevant information so that we can try and find a product or agreement that is most suitable to you.

The costs of our services, our remuneration and commission

We are paid a commission by the finance provider/lender, once the agreement is live. The commission we receive maybe pre-set but can vary and may impact the amount payable by the customer. J&M Electrobikes Ltd are a broker and not a lender and work with multiple suppliers and/or funders. If you would like more Information in regard to the disclosure of commission, please email info@electrobikes.life.

Who regulates us?

J&M Electrobikes Ltd is regulated by the FCA. You can verify this by checking the FCA Register on the website: <https://www.fca.org.uk/firms/financial-services-register> or contacting them on: 0300 500 8082. Our firm reference number is 934968.

What should I do if I have a complaint?

If you are unsatisfied with the service we provided for any reason then please visit our dedicated Complaints Procedure page on our website www.electrobikes.life/complaints-policy.