

# T C HARRISON STATUS DISCLOSURE

T. C. Harrison Group Limited - trading as T C Harrison JCB  
8 Brookdale Court  
Chapelton  
Sheffield  
S35 2PT



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## The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. We are required to give you this document, use this information to decide if our services are right for you.

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## Which products do we offer?

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- We offer consumer finance products.

We WILL NOT **act as independent financial advisors**, advise on or recommend to you any guaranteed asset protection, critical illness or income protection products. If you feel you have a need for this type of insurance you should contact an Independent Financial Advisor.

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## Whose products do we offer?

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We can introduce you to a limited number of finance providers who may be able to finance your purchase, including JCB Finance Ltd, our preferred supplier of finance facilities. Details are available on request.

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## Can we give independent financial advice?

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No, we are not independent financial advisors and so we are unable to provide you with independent financial advice.

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## What will you have to pay us for this service?

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No fee is payable for our services, however, a lender will usually reward us for introducing you to them.

Because of our exclusive relationships with chosen finance partners, these offers / products may, in some circumstances, not be the best financing option available to you in the open market, and you are encouraged to consider this prior to proceeding with us. We do not search the whole market or all potential funding routes. For customers requiring finance we can introduce you to a small number of carefully selected credit providers who may be able to offer you different finance products to suit your needs, subject to assessment of your personal circumstances. You are not obliged to use these finance products which may have different interest rates and charges. We do not charge a fee for our services but a lender we introduce will typically provide us with a commission for the work that we do, which is a fixed amount depending on the amount borrowed or a percentage of the amount you borrow. Where the lender is JCB Finance, we will receive a commission, and these commission arrangements are beneficial to us. We receive a flat fee of £50 plus basic rate tax and employer National Insurance contributions for each JCB machine on the finance agreement. The lenders we work with will pay us commission at different rates and the amount of commission we receive from a lender is not an additional fee that you will have to pay and does not affect the amount you pay under your finance agreement.

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## What service will we provide you with?

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We will ask you questions that will help decide which finance products to provide information on; should you require information on all finance products we offer please request this.

We will require you to advise us on how you wish to proceed.

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## Who regulates us?

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T. C. Harrison Group Limited, Milford House, Mill Street, Bakewell, Derbyshire, DE45 1HH is authorised and regulated by the Financial Conduct Authority for consumer credit and insurance mediation activities. Our FCA Register number is 312522.

Our permitted business is:

- (a) Advising on non-investment insurance contracts
- (b) Arranging non-investment insurance contracts
- (c) Making arrangements with a view to transactions in non-investment insurance contracts
- (d) Dealing in non-investment insurance contracts as agents
- (e) Assisting in the administration and performance of non-investment insurance contracts
- (f) Credit broking
- (g) Debt adjusting (limited to debt adjusting with no debt management)
- (h) Debt counselling (limited to counselling with no debt management)
- (i) Entering into regulated consumer hire agreements as owner
- (j) Exercising or having the right to exercise the owner's rights and duties under a regulated consumer hire agreement

You can check this on the FCA's Register by visiting the FCA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FCA on 0800 111 6768.

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## What to do if you have a complaint?

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If you wish to register a complaint, please contact us:

... in writing      Divisional Director, T C Harrison JCB, 8 Brookdale Court, Chapeltown, Sheffield, S35 2PT  
... by phone      0114 232 9800

If we cannot settle your complaint you may be entitled to refer it to the Financial Ombudsman Service. You can contact them by phone on 0845 0801800, further information is available at

[www.financial-ombudman.org.uk](http://www.financial-ombudman.org.uk)

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## Are we covered by the Financial Services Compensation Scheme (FSCS)?

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot 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 the compensation scheme arrangements is available from FSCS. You can telephone the FSCS on 0800 678 1100 or write to them at Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

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