Initial Disclosure Document

Who Are We?

KJ Trading Company Ltd trading as Autozone, NI032022. Our registered address is 2 Somerset Road, Coleraine, County Londonderry, Northern Ireland, BT51 3LL.

What services do we provide?

We will provide you with either comparable details of firms most appropriate to your lending or purchase requirements or general information relating to finance products. In assessing your requirements we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you to provide us with accurate and relevant information. You will not receive advice or a recommendation from us, but we may ask questions to narrow down the selection of firms offered, from which you can more easily make your own choice if you wish.

What products do we use?

As a Financial Conduct Authority regulated credit broker we can introduce you to a range of lenders who may be able to help you finance your vehicle and provide other products/services.

Do we charge for our services?

We do not charge you for this introduction, but we typically receive a commission from the lenders we work with (either a fixed fee or a percentage of the amount you borrow). The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement. You can request, in writing, the likely commission of any payment we receive from any of our lenders.

Who regulates us?

We are authorised and regulated by the Financial Conduct Authority for credit brokerage. Our FCA FRN registration number is 660241. We are a credit broker and not a lender. You can verify this on the Financial Conduct Authority's Register by visiting the website: or by contacting them on 0300 500 8082

Can we give independent financial advice?

No, we are not independent financial advisors and are unable to give you independent financial advice. We may give you options available to you to suit your personal circumstances.

What can you do if you wish to complain about our services?

If you wish to make a complaint, please contact us in the first instance by writing to us at Customer Services Department, Autozone, 2 Somerset Road, Coleraine, County Londonderry, BT51 3LL or by telephone us on 02870 353333 You may have the right to refer any unresolved complaint to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR. http://www.financial-ombudsman.org.uk