



THE SPECIALIST CAR BUYER LTD

Initial Disclosure Document (IDD) and Introduction Process

Date of Issue: 1 July 2026

Registered Office: 270 Airbles Road, Motherwell, ML1 3AT

Company No.: SC754456 | Email: enquire@thespecialistcarbuyer.com | Website: [thespecialistcarbuyer.com]



1. About Us

The Specialist Car Buyer Ltd ("we", "our", or "us") is registered in Scotland (company number SC754456). We specialise in introducing private individuals who wish to sell a classic, vintage, prestige or specialist motor vehicle ("Owners") to verified trade buyers and dealer groups ("Dealer Groups").

We do not buy, sell, or take title to any vehicle ourselves, and we are not a motor dealer or trader. Where a Dealer Group asks us to, we may introduce them to a reputable finance provider to help facilitate a purchase. We are not authorised or regulated by the Financial Conduct Authority (FCA) and do not provide financial advice, credit-broking services, or arrange regulated credit agreements. Any such introduction is made solely to support a transparent transaction, and not for commission or financial gain from the finance provider.

2. Our Services

We act as an independent intermediary, introducing Owners to verified Dealer Groups. We do not recommend a particular buyer or finance product.

Our activities as an introducer are conducted about the following UK legal frameworks, where applicable:

- The Consumer Rights Act 2015, in our dealings with any Owner who is a consumer.
- The Consumer Protection from Unfair Trading Regulations 2008.
- The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017.
- UK GDPR and the Data Protection Act 2018.

Each Introduction is governed by our Business Terms and Conditions, which set out the basis on which we act and are provided separately.

3. How We Are Paid

We do not receive any commission or other financial benefit from finance providers we introduce. Where an Introduction to a Dealer Group results in a completed purchase, we charge them an introduction fee, agreed and invoiced separately and transparently in accordance with our Terms and Conditions. Our fees are never deducted from funds advanced for a vehicle purchase and are subject to VAT where applicable.



4. Regulatory Status

The Specialist Car Buyer Ltd is not FCA-regulated and does not carry out credit-broking activity. Where we introduce a Dealer Group or Owner to a finance provider:

- the provider will be independently FCA-authorized and regulated, where regulated credit is involved;
- the finance provider is solely responsible for its own compliance with UK consumer credit law; and
- any credit agreement is entered into directly between the finance provider and the relevant party — we are not a party to it.

This document is provided for transparency and does not constitute financial or legal advice.

5. Our Introduction Process

Step 1 – Initial Consultation: An introductory call or discussion confirms the vehicle's details and the Dealer Group's requirements. No funds are exchanged at this stage.

Step 2 – Confirmation to Proceed: The Dealer Group (or its representative) confirms in writing its wish to proceed with a specific Introduction.

Step 3 – Vehicle Verification: Where practicable, a recorded inspection or video call is arranged to confirm the vehicle matches the description provided by the Owner. Full imagery, specification and identification details are shared only once initial verification steps have been completed, to protect the Owner's privacy.

Step 4 – Payment Facilitation: Where agreed, we may advance funds to the Owner on the Dealer Group's behalf, acting as paying agent, in accordance with the payment deadlines, interest and fees set out in our Terms and Conditions.

6. Terms and Conditions

All Introductions are governed by our Business Terms and Conditions, provided separately and agreed before an Introduction proceeds. Clients should note that The Specialist Car Buyer Ltd is not liable for inaccuracies or omissions made by an Owner or any other third party, as set out in our Terms and Conditions.

7. Vehicle Information and Post-Purchase Issues

We are not the owner or seller of any vehicle, and we do not warrant its condition, mileage, provenance or specification. Any mechanical, cosmetic or specification issue arising after a purchase should be raised directly with the Owner, in accordance with the sale contract between the Owner and the Dealer Group. We will assist with communication between the parties where reasonable, but this does not create any liability on our part.



8. Complaints

We handle complaints fairly and promptly. Complaints can be submitted by email or post using the contact details above. Where a complaint concerns a regulated finance provider, we have introduced you to, you may refer an unresolved complaint to the Financial Ombudsman Service (FOS): www.financial-ombudsman.org.uk.

9. Data Protection

We comply with the UK GDPR and the Data Protection Act 2018, and handle personal data only for lawful purposes, including: providing the Introduction service; carrying out identity, AML/KYC and fraud-prevention checks; and legitimate business record-keeping. Full details are set out in our Privacy Policy, available on request or via our website.

10. Legal Standing and Integrity Statement

This document sets out our approach to transparency and legal compliance. It is intended to confirm the basis on which we act as an introducer, explain clearly how we are paid, and support fair, professional dealing in every Introduction we facilitate.

11. Confidentiality and Dispute Resolution

We recognise that transactions involving high-value or specialist vehicles can be sensitive, and we aim to resolve any disagreement constructively.

Raising a concern: If a dispute arises in connection with an Introduction, please notify us in writing within 7 days of becoming aware of it, so we can investigate the matter promptly.

Confidentiality during investigation: We will treat a dispute as confidential while it is being investigated, and we ask that other parties do the same, save where a party is legally entitled or required to disclose information — for example to a regulator, ombudsman, court, or professional adviser.

Your rights are preserved: Nothing in this term restricts any party's right to make a genuine, factually accurate complaint or review, to report a concern to a regulator or ombudsman, or to exercise any statutory right, including under consumer protection law.

Mediation: Where a dispute cannot be resolved directly, we will aim to appoint an independent person to mediate within 14 business days of it being raised.

Formal resolution: If mediation does not resolve the matter, either party may refer the dispute to the Scottish courts (or, where a Dealer Group is domiciled elsewhere in the UK, the courts of England and Wales), or to arbitration if both parties separately agree to this in writing at the time the dispute arises.



12. Compliance Standards

We maintain a risk-based approach to compliance appropriate to our size and activities, including:

- Anti-money laundering and know-your-customer (AML/KYC) checks, in accordance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017;
- Anti-bribery and anti-corruption controls, in accordance with the Bribery Act 2010;
- Data protection controls, in accordance with the UK GDPR and the Data Protection Act 2018; and
- Internal review of these controls at least every 2 years, or sooner if our activities materially change.

Official Issuer Details

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Statement of Integrity

We are committed to fairness, professionalism and transparency in every Introduction. Our aim is to support Owners and Dealer Groups with clear terms, honest communication, and best-practice conduct throughout.

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