

The Classic and Specialist Car Broker Ltd

Third Party Initial Disclosure Document (IDD) and Transaction Process (Issued under International Legal and Compliance Standards)

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Registered Office: Airbles House

270 Airbles Road

Motherwell

ML1 3AT

Company No.: SC772269

Email: enquiry@theclassicandspecialistcarbroker.com

Website: theclassicandspecialistcarbroker.com

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Company Number SC772269

Airdles House, 270 Airbles Road, Motherwell, ML1 3AT

1. About Us

The Classic and Specialist Car Broker Ltd (“we”, “our”, or “us”) is incorporated and registered in Scotland. We specialise in the acquisition, sale, and brokerage of classic, vintage, and specialist motor vehicles for private and professional clients worldwide.

We may introduce clients to authorised motor dealers or regulated finance providers to facilitate purchases. However, we are not authorised or regulated by the Financial Conduct Authority (FCA) and do not provide financial advice or arrange regulated credit agreements.

All financial introductions are made solely to verify authenticity and transparency in transactions, not for income generation or commission.

2. Our Services

We act as an independent intermediary, introducing clients to verified dealers, collectors, and finance providers through our global network. We do not offer recommendations or financial product advice.

Our operations comply with the following legal frameworks:

- The Consumer Rights Act 2015 (UK).
- EU Consumer Directives (2011/83/EU and 2005/29/EC).
- UN Convention on Contracts for the International Sale of Goods (CISG, 1980), where applicable.
- UK GDPR and international data protection laws.

Each transaction is governed by a Letter of Initial Engagement / IDD to reinforce authenticity, accountability, and compliance.

3. How We Are Paid

We do not receive any commission or financial benefit from finance providers. If a dealer introduction results in a successful sale, we may receive a standard introduction fee. Clients may request full disclosure of any such remuneration.

Broker success fees are charged separately and transparently per transaction and are never deducted from buyer purchase funds.

4. Regulatory Status

The Classic and Specialist Car Broker Ltd is not FCA-regulated and does not conduct credit-brokering activities.

If we introduce you to a finance provider:

- The provider will be FCA-authorised and regulated.
- They are solely responsible for ensuring compliance with UK consumer credit laws.
- All credit agreements are entered directly between you and the finance provider.

This document serves purely for transparency in line with international best practices.

5. Our Initial Transaction Process

We prioritise transparency, independent legal verification, and zero broker control over funds, ensuring equal protection for both buyers and sellers.

Step 1 – Initial Consultation

An introductory phone or video call confirms car details, requirements, and intent. No funds are exchanged.

Step 2 – Car Agreement

Your legal representative confirms your decision to proceed via a notarised email sent to verify@theclassicandspecialistcarbroker.com.

Step 3 – Legal Confirmation

Your legal representative confirms proof of sufficient purchase funds and full compliance with AML/KYC, sanctions, and anti-terrorism financing regulations, together with written confirmation that they will represent you throughout the entire process up to and including the legal transfer of title.

Step 4 – Vehicle Verification

A live, recorded video inspection verifies that the car matches the description discussed during your consultation.

Please note that no vehicle imagery, specification details, or VIN identification will be disclosed until all preceding verification and legal requirements have been satisfied.

6. Terms and Conditions

All engagements are governed by formal Terms and Conditions, reviewed and signed before work commences. Clients must acknowledge that The Classic and Specialist Car Broker Ltd is not liable for inaccuracies or omissions made by third parties.

7. Vehicle Supplier and Product Issues

We partner exclusively with reputable, verified dealerships, but we do not own the vehicles. Any mechanical, cosmetic, or specification issues arising post-purchase must be addressed directly with the dealer or manufacturer. We will assist with communication when reasonable.

8. Complaints

We handle all complaints fairly and promptly. Complaints can be submitted by email or post (contact details above). If the matter involves a regulated finance provider, you may escalate unresolved complaints to the Financial Ombudsman Service (FOS): www.financial-ombudsman.org.uk.

9. Data Protection

We comply fully with UK GDPR and manage client data only for lawful purposes, including:

- Service delivery and legal due diligence.
- Fraud prevention and record-keeping.
- Legitimate business operations.

Our Privacy Policy is available upon request or via our website.

10. Legal Standing and Integrity Statement

This combined document forms part of our International Legal Standards Programme, created to:

- Establish clear, transparent engagement terms.
- Confirm legal compliance across jurisdictions.
- Uphold authenticity, professionalism, and fairness in every transaction.

11. Reputary Dispute and Resolution

At The Classic and Specialist Car Broker Ltd, we understand that transactions involving rare or high-value vehicles require reputational integrity as much as financial security. We therefore implement a structured Reputary Dispute Resolution Framework, designed to protect all parties' good standing.

- **Definition** A reputary dispute refers to any allegation, communication, or public action that could affect the personal, professional, or corporate reputation of any party involved in a transaction facilitated by the broker.
- **Principle of Confidential Resolution** All reputary disputes must first be handled in private and confidential communication between legal representatives and the broker. No public disclosure (online, press, or social media) shall be made until internal investigation and mediation have been completed.
- **Mutual Protection Clause** Each party agrees not to publish, post, or disseminate any negative statement or opinion concerning the transaction, broker, buyer, or seller without substantiated legal grounds. This protects all participants against defamation, false representation, or reputational loss.
- **Internal Mediation Procedure**
- Upon identification of a dispute, the affected party must notify the broker in writing within 7 days of discovery.
- The broker will appoint an independent Legal Compliance Officer or mediator to review the matter.
- Resolution will be sought collaboratively within 14 business days.
- **Legal Arbitration (if unresolved)** Where informal mediation fails, disputes will be settled through LCIA arbitration in Edinburgh, Scotland, governed by Scottish law. Decisions reached in arbitration are final and binding.
- **External Reputation Management** If reputary harm occurs through third-party publication, the broker may—at its discretion—assist parties with legal statements, withdrawal requests, or reputation repair in line with UK and EU defamation and privacy law.

This process ensures integrity, fairness, and professionalism are maintained even in the face of disagreement.

12 Third-Party Screening Requirements

All third parties, including vendors, suppliers, agents, intermediaries, and service providers, must undergo mandatory screening as part of the onboarding and due diligence process. This applies universally regardless of risk level to ensure comprehensive risk mitigation from the outset.

Screening involves initial checks against sanctions lists (e.g., U.S. Consolidated Screening List), commercial databases, adverse media, and regulatory enforcements. Low-risk parties may receive automated pre-approval, while higher-risk ones trigger enhanced due diligence, such as verifying ownership, financial stability, and track record.

Compliance Standards

Programs must align with U.S. Department of Justice (DOJ) guidelines, emphasizing risk-based due diligence tailored to enterprise risk exposure. Key elements include internal controls for payments, audit rights, red flag resolution, and periodic renewals (e.g., every 2 years).

Additional standards cover AML/KYC, anti-bribery/anti-corruption (ABC), data privacy (e.g., GDPR), and industry-specific regulations. Ongoing monitoring requires performance reviews, contract audits, and swift termination for non-compliance.

Official Issuer Details

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Statement of Integrity

We are committed to maintaining the highest standards of fairness, professionalism, and authenticity in every transaction. Our mission is to protect clients through verified legal representation, transparency, and best-practice brokerage conduct.

Upholding Integrity, Authenticity, and Transparency in the Classic and Specialist Car Market

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