

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers for non-investment insurance contracts.
- We can only offer products from a single insurer, AA Warranty for Mechanical Breakdown Insurance (MBI)
- We can introduce you to carefully selected lenders including Barclays and Blackhorse, who may pay us for introducing you. We offer Hire Purchase to fund car buying and Personal Loans to fund additional products.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs and eligibility for MBI.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
- We are not an Independent Financial Advisor and are unable to provide independent financial advice.

4. What will you have to pay us for this service?

- A fee.
- No fee for MBI non-investment insurance contracts.
- No fee for introducing you to a Finance provider.

5. Who regulates us?

Cargiant, 44 Hythe Road, London NW10 6RS is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307782.

Our permitted business is advising and completing non-investment insurance contracts and financial services. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

6. What to do if you have a complaint

To register a complaint please contact the Customer Service Manager at the address given above, by phone on 020 8969 5511 or email customerservice@cargiant.co.uk

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

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 circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

Vulnerable Customer Policy

Cargiant has a Vulnerable Customer Policy. If there are situations which mean it is difficult to make an informed decision within the car buying process, including how to fund the vehicle and/or you usually have the help of a third party for such decisions please disclose this to a member of staff and we will endeavour suit your needs.

Complaint and Feedback Procedure

We are committed to providing a high standard of service to you and all our customers.

Occasionally we may not live up to our expectations and if this happens we would like to hear from you. This will allow us to put matters right and make improvements. We value your feedback and thank you for helping us treat all our valued customers fairly.

In the first instance, please share your complaint in person with our staff as they are usually best placed to resolve the concern.

If your concern remains unresolved, contact our Customer Service Manager using the contacts below. The Customer Service Department is open Monday to Friday 9am - 7pm.

Email: customerservice@cargiant.co.uk
Phone: 020 8969 5511
Address: 44 Hythe Road, London, NW10 6RS.

Finance and Insurance Complaints

We will promptly acknowledge all Finance and Insurance complaints. You will be given details of who is dealing with your complaint and how to contact them. We will do our best to resolve the concern immediately with as little inconvenience to you as possible and to keep you informed during the process. At any stage you may contact the person handling your complaint and discuss the next steps.

We will keep you informed of the progress being made towards complaint resolution throughout our investigation. Within 8 weeks we will give our Final Response or a further progress report on the investigation.

Appeals

If you do not accept the outcome after receiving our Final Response, or if your Finance or Insurance complaint has not been resolved within 8 weeks then you may appeal to the Financial Ombudsman Service. This was set up by the Financial Services Authority to review unresolved Finance and Insurance complaints.

The Financial Ombudsman Service
South Quay Plaza, Exchange Tower, London, E14 9SR. Tel. 0800 023 4 567 or 0300 123 9 123
Enquiries@financial-ombudsman.org.uk

Alternative Dispute Resolution

If an acceptable resolution of your car related concern is not reached we offer the option to refer the matter to an Alternative Dispute Resolution (ADR) company. We use The National Conciliation Service who are certified and independent as a provider of ADR. Contact details are given below:

Address: National Conciliation Service, 1st Floor, 2 Allerton Road, Rugby, CV23 0PA.

Phone: 01788 538317 Website: www.nationalconciliationservice.co.uk

Cargiant Data Protection Policy

Cargiant adheres to the principles of Data Protection as set out in the Data Protection Act 1998.

Information you provide will be used in connection with car purchase, administration, policy renewals and by Cargiant's finance providers if you use our finance facility.

To request a copy of this personal data please write to:

Data Controller, Cargiant, 44 Hythe Road, London, NW10 6RS. This service costs £10.

Terms and conditions

Finance is provided, subject to status. To apply you must be at least 18 years old and a UK resident. A guarantor may be required. Security may be required by way of a Bill of Sale.

Credit is only available on cars supplied by us.

Telephone calls may be monitored or recorded for security and quality control. Information is available in large print, audio and Braille on request please call for details.

Offers are available without finance, if you buy a car from us.

Use of Your Information

If you make an application, your details will be held on computer and used in a credit scoring or other automated decision making process when assessing your application. Cargiant work with a number of Credit Providers who provide vehicle finance. We will pass your application to more than one Credit Provider (if it is not initially accepted) in order to give the best chance of securing finance. This may result in multiple credit searches. If you provide false or inaccurate information we will record this. We and other organisations may then use and search these records to check your identity, to prevent fraud and money laundering. You can ask for details about the Credit Reference and Fraud Prevention Agencies from whom and with whom we share this information. Please call us on free-phone 0800 084 2002. You have a legal right to these records.

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to:

- * disclose information about your joint applicant and anyone referred to by you.
- * authorise us to search, link or record information at credit reference agencies about you and anyone referred to by you.

An "association" between joint applicants, and between you and anyone you tell us is your financial partner, will be created at credit reference agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at credit reference agencies. You authorise us to make all enquiries necessary to verify this information to enable us to consider this application. If you apply for insurance your information will be passed to the administrators and the insurers for underwriting, processing claims handling and fraud prevention.

Your personal data which may include sensitive information such as medical details, will be treated in confidence and will not be disclosed to any third parties except where permitted by law or where you have given your consent, however, it may be shared with selected third parties and the Insurers (and their administrators) who may also use it for marketing, research, statistical analysis and administration purposes. For further information on the companies with whom your information may be shared please contact us. You may be contacted by mail, telephone, fax, email, automated calling systems or other reasonable method with details of products or services offered by one of the above. If you do not want your details to be used for marketing please call us on 0800 084 2002. Under the terms of the Data Protection Act you have the right to obtain a copy of the information held about you upon payment of the appropriate fee.