

About our insurance services and funding your purchase

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 offer Mechanical Breakdown Insurance (MBI) from a single insurer, AA Warranty.
- 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 (www.fscs.org.uk). 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 for you to make an informed decision within the car buying process, including how to fund the vehicle and/or if you usually have the help of a third party for such decisions please disclose this to a member of staff and we will endeavour to provide you with appropriate assistance.

Cargiant Data Protection & Privacy Notice

Cargiant adheres to the principles of the General Data Protection Regulation 2018. 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.

For more information on how we process your data please see our Privacy Notice at <https://www.cargiant.co.uk/privacy-notice>

To request a copy of this personal data please write to: Data Controller, Cargiant, 44 Hythe Road, London, NW10 6RS.

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 contact details 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.

Should your complaint not involve Cargiant we will forward the communication to the appropriate company and notify you of this action.

Finance and Insurance Complaints

We will acknowledge all Finance and Insurance complaints within 5 business days. You will be given details of who is investigating your complaint and how to contact them. We will do our best to resolve the concern 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. Within 8 weeks we will give our Final Response or a further progress report on the investigation.

All complaints are treated in the same manner no matter who or how they are brought to our attention. Claims Management Companies will be asked to supply an original letter of authority if they claim to represent a Cargiant customer. We do not believe in charging for a complaint handling service.

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. Please see details below:

Website: www.financial-ombudsman.org.uk
Address: Exchange Tower, London, E14 9SR.
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Text: 07860 027 586

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