

KEYFACTS ABOUT OUR SERVICES

Cars of Manchester Ltd
T/A The One Stop Cars of Manchester
Unit B, Westlink Industrial Estate
Chaddock Lane
Manchester M28 1DN

1. Who regulates us? The Financial Conduct Authority (FCA)

We are an Appointed Representative of Revilo Life Ltd who are authorised and regulated by the Financial Conduct Authority. Our permitted business is arranging vehicle finance under the consumer credit licence scope of permissions under the FCA 792586. You can check this on the FCA's register by visiting the FCA's website: www.fca.gov.uk/register/ or by contacting the FCA on 0845 606 1234. The FCA is the independent watchdog that regulates financial services. Please use the information below to decide if our services are right for you.

2. Treating Customers Fairly – GOOD CUSTOMER OUTCOMES

As an organisation you can be confident that the fair treatment of customers is central to our business culture. We are committed to the following outcomes:

You will be provided with **clear and accurate information** about our products and services and kept appropriately informed before, during and after the point of sale.

Where you decide to arrange vehicle funding through us, we will ensure to provide you with clear information and **any necessary support** you may need to ensure **you fully understand** the terms of the product. We have also ensured that the funders we use offer products they believe comply with the **FCA Consumer Duty Fair Value** and are **suitable** for our target market.

We will encourage you to **disclose** to us any additional needs or exceptional circumstances you may face to help you through this process.

We will encourage you to take **"time out"** to consider fully your decisions.

Where you decide to purchase an extended guarantee from us, we will ensure you receive sufficient clear information to ensure the product will perform as we have led you to expect.

You will not face any unreasonable post sale barriers imposed by us to submit a claim or complaint.

3. What products and services will we provide you with?

We do not provide advice or recommendations; however, we will give you information so that you can make informed decisions. We have attempted to prepare this document as straight forward and as easy to understand as possible (in an "easy read" format) but if you have any questions or need any clarification, please feel free to **ask** before signing. **Remember we are HERE TO HELP YOU.**

We only offer vehicle dealer guarantees and these are from a single provider, The Motoring Organisation.

We offer vehicle funding options from three providers, not whole of market. Santander Consumer Finance, a lender, Evolution Funding, a broker and First Response Finance, a lender.

We have a sales process to ensure all our customers are treated the same and to try and offer a realistic quotation personal to each customer. We use Evolution Funding soft search system to obtain an idea of your credit score and then use their system to provide you with a quote.

If you have a prime score we will propose you to Santander, they do not offer Hire Purchase products instead they offer Conditional Sale Agreements (this means no final option to purchase fee).

A copy of our sales process is available to see upon request.

Please note that we are a credit broker, and we do NOT provide Independent financial advice.

If you enter into an agreement with one of our provider's they may **pay us a commission**, fee or other remuneration. This may either be a fixed amount, or a fixed percentage of the amount financed so it does not affect the interest rate that you receive. You can ask us about the total amount of commission payable and if you ask, you are entitled to an answer before entering into the agreement. If you think the commission might have a material impact on your decision to proceed, please ask for more information.

We do not offer any insurance backed products, we do not offer Guaranteed Asset Protection (GAP)

4. What will you have to pay us for these services?

No charges nor fees will be made in respect of the information provided by us. For all customers using a third-party finance provider an administration fee of £199 will be charged by us for the facilitation of the necessary documentation we are required to complete.

5. Disclosure of Information

It is your responsibility to ensure that all information, statements or answers made by you to us are correct and complete as any failure to disclose facts material to the vehicle funding companies or any inaccuracies in your answers may invalidate or interfere with our processes.

6. Policy Terms

You must carefully read all vehicle funding documents and extended dealer guarantee documents that we send to you to ensure they meet with your requirements, and you fully understand their content. If you are in doubt over any terms and conditions, **please ask** us immediately for clarification. Please be sure you are happy with the service we have provided before signing this document.

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

As we do not offer insurance backed products, we are not covered by the FSCS.

8. GDPR- Data protection

We respect the information we hold on you, a copy of our privacy policy is available to view on our website. www.theonestopcarshop.co.uk. A hard copy is also available on request.

9. What to do if you have a complaint

If you wish to register a complaint, please contact us **we are here to help**:

..... In writing The Managing Director at Cars of Manchester Ltd

Unit B, Westlink Industrial Estate, Chaddock Lane, Worsley, Manchester M281DN

.....by phone Telephone and ask for the Managing Director on 0161 799 5565

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Their website is www.financial-ombudsman.org.uk

I have read and agreed the Terms of Business as above.

Name.....

Signature.....

Date.....