

Information about our finance and insurance services

Chapel House Motor Co Ltd

603-609 Liverpool Road

Ainsdale

Merseyside

PR8 3NG



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. We are fully committed to delivering good customer outcomes and our business fully endorses the Consumer Duty. All staff are charged with the responsibility of implementing this in all our dealings with our customers.

2. Product offering

Chapelhouse offer a limited range of finance and non-insured products that we have chosen. Whilst we strive to provide you with suitable finance and product options, we receive financial incentives such as commissions from certain lenders and product providers and these incentives influence the options we present. Accordingly, the options we present may not reflect the most competitive or impartial terms that you could receive in the market.

3. Service Provision

Finance Products

We are a credit broker not a lender and can introduce you to a limited number of lenders and their finance products.

The finance products we offer are Hire Purchase, Lease Purchase, Finance Lease, PCP, Business and Personal Contract Hire, Conditional Sale and Personal Loan

Chapelhouse has chosen to work with a panel of lenders. Our general approach is to introduce you first to our first-string lender.

If the underwriting or finance product availability criteria of our first-string lender does not suit your needs, we will offer a finance option using our chosen second-string lender, who have different lending criteria.

We are not providing you with independent financial advice and are not impartial. We will provide you with information on the finance products which suit your requirements based on the information you disclose to assist you in making an informed decision on your purchase.

You should decide whether the finance product is right for you.

We do not provide regulated insurance products.

Non-Regulated Products: Roadside Assistance; Paint Protection, Shine, Warranty. All products are optional.

4. Commission Disclosure

We do not charge a fee for our services. We will receive a commission from the lender for introducing you to them. This will either be a fixed fee or a fixed percentage of the amount you borrow. The lenders we work with will pay commission at different rates.

The exact amount of commission will be provided to you in good time prior to conclusion of your finance contract.

We receive commission as a proportion of the price paid for any non-regulated products from the provider if you decide to enter into an agreement with them.

5. Regulatory Oversight

Chapel House Motor Co Ltd, is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 668178. Chapel House Motor Co Ltd is an Appointed Representative of AutoProtect (MBI) Limited for Insurance Distribution. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 312143. Our FCA permitted business is arranging general insurance and finance products. You can check this on the FCA Register by visiting the www.fca.org.uk

6. What to do if you have a complaint.

If you wish to register a complaint, please contact us:

In writing Susan Mawdsley, Chapel House Motor Co Ltd, Canal Street, St Helens, Merseyside, WA10 3JG

By Email enquiries@chapelhouse.co.uk

If you cannot settle your complaint with us: You may be entitled to refer it to the Financial Ombudsman Service.

www.financial-ombudsman.org.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 the circumstances of the claim.

General Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory forms of insurance (e.g. Motor Insurance) are covered for 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Please note - finance products are not covered by this scheme.