

## Information about our finance and insurance services

### Chapel House Motor Co Ltd

Canal Street  
St Helens  
Merseyside  
WA10 3JG



### 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?

Chapel House Motor Co is a Credit Broker not a Lender and can introduce you to a panel of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase. Our approach is to introduce you first to the relevant manufacturer supporting finance company. If this firm is unable to make you a finance offer, we will inform you and request your permission to submit a proposal to another of our lenders. Please ask for a list of our funding partners.

We only offer products from AutoProtect (MBI) Limited:

- Combined Guaranteed Asset Protection & Return to Invoice Insurance (Combined GAP/RTI)
- Prestige Combined Guaranteed Asset Protection and Return to Invoice Insurance (Prestige GAP/RTI)
- Negative Equity Guaranteed Asset Protection (Negative Equity GAP)
- Lease Guaranteed Asset Protection (Lease GAP)
- Hire and Reward Guaranteed Asset Protection Insurance (H&R GAP)
- Return to Invoice Insurance Taxi and Driving School (H&R RTI)
- Mechanical Breakdown Insurance (MBI)

### 3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

- Credit Agreements – Hire Purchase, Lease Purchase, Finance Lease, PCP, Business and Personal Contract Hire, Conditional Sale and Personal Loan

We will advise and make a recommendation for you after we have assessed your needs for:

- Regulated Insurance products – Combined GAP/RTI; Prestige GAP/RTI; Negative Equity GAP; Lease GAP; Hire and Reward Gap; Hire and Reward RTI; Mechanical Breakdown Insurance
- Non-Regulated Products: Roadside Assistance; Paint Protection

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

No fee is payable for our services. Lenders may pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model, amount you borrow or your personal circumstances. Different lenders may pay different commissions for such introductions, and our manufacturer supporting finance companies also provide preferential rates to us for the funding of our vehicle stock and financial support for our training and marketing. However, any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned. It should also be noted that we receive commission as a proportion of premium paid from our insurance provider if you decide to enter into an agreement with them.

### 5. Who regulates us?

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 a Credit Broker not a Lender. Chapel House Motor Co Ltd is an Appointed Representative of AutoProtect (MBI) Limited for Insurance Distribution activities. 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](http://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 phone** 01744 738000

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](http://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.**