

# About our finance & insurance services

603 Liverpool Road, Ainsdale, Southport 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.

## 2. Whose products do we offer?

We act as a non-independent credit intermediary for a limited number of finance lenders and can introduce you to a limited number of finance products to assist with your vehicle purchase. The lenders we are limited to are: - Blackhorse, Suzuki Finance, Citroen Financial Services, Santander, Kia Finance, ALD Automotive, FCA Automotive services, Motonova, LEX Autolease, Hitachi, Blue Motor Finance, Moneyway, Marsh, Startline Motor Finance and Barclays. The finance products we are limited to are detailed below:-

- Hire Purchase and Personal Contract Purchase
- Conditional Sale and Lease Purchase
- Personal Loan
- Business & Personal Contract Hire

Occasionally, we may need to use the services of a credit broker. We will advise you of this if applicable.

✓ We only offer the following Insurance Products: -

- Combined GAP/RTI (3yrs) – Guaranteed Asset Protection/ Return to Invoice – Auto Protect
- Taxi/Driving School-(3yrs) Guaranteed Asset Protection/ Return to Invoice – Auto Protect
- Negative Equity Gap-(5Yrs) Guaranteed Asset Protection – Auto Protect
- Extended Warranty – Auto Protect

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

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

- **Credit Agreements** – Hire Purchase, Conditional Sale, PCP, Cash Plan, Personal Loan, Business & Personal Contract Hire
- **Regulated Insurance Products** – Combined GAP/RTI (3yrs) – Guaranteed Asset Protection/ Return to Invoice, Taxi/Driving School-(3yrs) Guaranteed Asset Protection/ Return to Invoice, Negative Equity Gap-(5Yrs) Guaranteed Asset Protection, Extended Warranty
- Non – Regulated Products – Service Plan, Paint & Fabric Protection,

## 4. What will you have to pay us for our Finance and \ or Insurance Services?

✓ No fees apply

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any credit agreement or insurance policy. **Please note that we may receive payment(s) or other benefits from the finance provider if you decide to enter into an agreement with them.**

**Chapel House Motors do charge an administration fee of £99.00 to ensure all vehicle registration and road fund licence is completed prior to you picking up your vehicle.**

## 5. Who regulates us?

**Chapel House Motor Co Ltd, (ref 668178) Chapel House Southport Ltd (ref 683972) trading as Chapelhouse is authorised and regulated by the Financial Conduct Authority for consumer credit activities. Chapelhouse is also an appointed representative for Auto Protect (MBI) Ltd (ref 312143) for insurance mediation and is authorised and regulated by the Financial Conduct Authority.**

Registered Office: 603 – 609 Liverpool Road, Ainsdale, Southport , PR8 3NG

Registered in England 1248452. Our FCA Permitted business is arranging general insurance and finance contracts.

You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA direct on 0800 111 6768.

## 6. What to do if you have a complaint

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

**in writing** Chapel House Motor Co Ltd, 603 Liverpool Road, Ainsdale, Southport PR8 3NG

**by phone** 01704 574126 **by email** enquiries @ Chapelhouse.co.uk or contact the Group Compliance Manager:- e.ward@chapelhouse.co.uk

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

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

We are covered by the FSCS. You maybe entitled to compensation from the scheme if we cannot meet our obligations for any insurance products you purchase.

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.

## 8. Data Protection

We use information about you to process your order, supply or manage your product / service and for marketing.

We may share your information with finance and insurance companies, credit reference agencies and other companies for use in credit and insurance decisions, for fraud prevention and to pursue debtors. In connection with vehicle purchases, we may also share your information with the manufacturer, warranty provider or DVLA for ownership, warranty, service and safety related matters. We would like to send you information about our own products and services by post, telephone, email and SMS and to share your information with our selected business partners so that they may send you information about their products and services by post, telephone, email and SMS. If you DO NOT agree to your information being used in this way, please let us know by contacting the Data Controller at: Chapel House Motors Tel 01704 574126

Signature..... Date .....