44-45 Hythe Road London
NW10 6RS
www.cargiant.co.uk

About our regulated services

1. Finance & Insurance

1.1 Who regulates us?

Credit Broking
Car Giant Limited, Car Giant Limited trading as Cargiant, 44-45 Hythe Road, London, NW10 6RS, is authorised and regulated by the Financial Conduct Authority, and our permitted business is credit broking. Our FCA Register number is 307782.

Insurance Distribution
Car Giant Limited is not directly authorised by the FCA for insurance distribution activities. Car Giant Limited is an Appointed Representative of Ten Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 314593). Ten Insurance Services Limited's registered office is Hanover House, Charlotte Street, Manchester, United Kingdom, M1 4FD and its registered number is 05225049. As an Appointed Representative we are permitted, under Ten Insurance Services Limited's permissions, to carry out insurance distribution activities in relation to non-investment motor-related insurance products only.

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.

1.2 What services will we be providing to you?

1.2.1 Credit Broking

- ☑ We are a credit broker, not a lender.
- ☑ We can introduce you to a small group of lenders chosen by Cargiant to meet its own commercial interests. This means we do not offer finance from every lender in the market and there may be better options available for you in the open market. We do not charge you a fee for introducing you to our panel of lenders.
- ☑ We are not an independent financial advisor, and we are not impartial. We do not give advice or make recommendations, but we will provide you with information about the products to enable you to make your own informed decision.
- ☑ We offer Hire Purchase and Personal Contract Purchase to fund car buying and additional products.
- ☑ Our panel of lenders includes: Blackhorse, MotoNovo, Zopa, Northridge Finance, Oodle Car Finance, Blue Motor Finance, Startline Motor Finance, Advantage Finance, and Go Car Credit.

What commission arrangements do we have with our lenders?

When we introduce you to a lender, we receive a commission from them. This is paid as a fixed fee. The amount we receive may vary between lenders, but it does not change the interest rates or terms offered to you. The amount you borrow usually doesn't affect the commission we receive. However, some lenders will pay us a lower fee if you borrow less than a certain amount. Sometimes, the fixed fee we receive depends on your credit score. This score shows how risky it might be for a lender to offer you credit. If your score is lower, the interest rate you're offered may be higher—this is called 'rate for risk'. In these cases, some lenders will pay us a lower fee because there's a higher chance of missed payments or cancellation of the agreement. If your application is accepted by a lender, we will disclose the exact amount of commission we will be paid by them before you enter into any agreement. The commission we receive is always set by the accepting lender and not by us.

1.2.2 Insurance Distribution

- ☑ We are an insurance intermediary, not an insurer.
- ☑ We do not offer products from the whole market, we offer a single product from a single insurer.
- ☑ We arrange Mechanical Breakdown Insurance (and associated roadside assistance where applicable) in connection with vehicles purchased from us. This insurance is underwritten by Helvetia Global Solutions Ltd and is administered by Spectrum Insurance Services limited.
- ☑ For this insurance, we will ask you a number of questions about how you will use the vehicle and what you want the insurance to cover. Based on your answers, we will provide you with a personal recommendation as to whether this policy, and the length of cover (for example 1, 2 or 3 years), is suitable for your demands and needs. You must take reasonable care to provide accurate and complete answers to the questions we ask. Failure to do so may invalidate your policy or affect a claim.
- ☑ You will receive an Insurance Product Information Document (IPID) and policy wording for the Mechanical Breakdown Insurance, which set out the key features, exclusions and limitations of the cover in more detail.

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How we are paid for Insurance Distribution

When we arrange Mechanical Breakdown Insurance for you, you pay the premium shown for the policy. We do not charge you any separate fee for arranging your insurance, and we do not receive any commission payment from Ten Insurance Services Limited.

Under our commercial arrangements for distributing the policy, we retain a percentage of the premium you pay for the policy. The amount we retain is our remuneration for arranging your insurance.

If you would like more information about how we are remunerated for arranging your insurance, you can ask us at any time.

Cooling-Off Period and Cancellation Process for Insurance Policies

If you cancel the policy within 14 days of purchase, we will give you a full refund of the policy purchase cost (Cooling-Off Period). If you cancel after the 14-day period, we will make a pro rata refund for the unexpired period of insurance, less a £50 administration fee. No refund of your policy cost can be made if your policy was provided free of charge or if a repair has been accepted under the policy.

Financial Services Compensation Scheme

The insurer of the Mechanical Breakdown Insurance policy, Helvetia Global Solutions Ltd, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if the insurer cannot meet their obligations in relation to the policy. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

You can get more information about compensation scheme arrangements from the Financial Services Compensation Scheme by:

- Visiting www.fscs.org.uk.
- Contacting the FSCS on their freephone number 0800 678 1100 or +44 020 7741 4100 (international callers)
- Writing to:
  Financial Services Compensation Scheme
  PO Box 300
  Mitcheldean GL17 1DY
- Emailing the FSCS by completing the form on https://www.fscs.org.uk/contact-us/

2. How do I make a complaint or provide feedback?

Please see overleaf for our complaints and feedback procedure

3. Vulnerable Customer Policy

At Cargiant, we care about providing the right support to all our customers, which is why we have a Vulnerable Customer Policy. Vulnerabilities can come in various forms, with some of the driving factors as follows:

- Health related vulnerabilities (e.g. mental health condition[s], neurological disability, hearing or visual impairment)
- Life-events (e.g. divorce, bereavement, loss of job); and
- Capability to understand and manage your affairs (e.g. limited understanding of the English language and/or finance)

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 let us know and we will endeavour to provide you with appropriate assistance.

4. Cargiant Data Protection & Privacy Notice

Cargiant adheres to the Data Protection Act 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, 44-45 Hythe Road, London, NW10 6RS.

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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 with our staff as they are usually best placed to resolve the concern.

If your concern remains unresolved, please contact our Customer Service Department using the contact details below. The Customer Service Department is open Monday to Friday 9am - 6pm.

Email: customerservice@cargiant.co.uk
Phone: 020 8969 5511
Address: 44-45 Hythe Road, London, NW10 6RS.

Alternative Dispute Resolution

If an acceptable resolution of a 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. Their 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

Consumer rights return

In the event that you have a valid reason to return the vehicle under your consumer rights, we reserve the right to deduct a reasonable sum of money for the usage of the vehicle and any failure to keep it in good repair and condition.

Our policy is to charge 25 pence per mile for each mile covered since the date of sale, along with the cost of any estimate for repairs required due to any damage to the vehicle (e.g. interior and exterior) that was caused whilst in your possession/ownership.

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.

Motor Finance Commission Complaints

For complaints specifically about **motor finance commission** (including Discretionary Commission Arrangements (DCAs) and other types of commission), please refer to our Motor Finance Commission Complaints Procedure. You can also find independent information about car finance complaints, including commission, on the FCA's website: https://www.fca.org.uk/consumers/car-finance-complaints

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