

## About our regulated services

### 1. Finance & Insurance

#### 1.1 Who regulates us?

Cargiant, 44-45 Hythe Road, London, NW10 6RS is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307782.

Our permitted business is advising and completing non-investment insurance contracts and financial services. You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

#### 1.2 Which service will we provide you with?

We are a credit broker and not a lender. We can introduce you to carefully selected lenders including BNP Paribas, Blackhorse, Motonovo and their finance products. We are not an independent financial advisor. We may advise you on the products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation. We do not charge you a fee for our services.

#### 1.3 What commission arrangements do we have with our lenders?

Whichever lender we introduce you to, we will typically receive commission from them; either as a fixed percentage of the amount you borrow or a fixed fee. Where a fixed fee, the amount of commission may be influenced by your creditworthiness and the risk of lending to you, otherwise known as 'rate for risk'. The higher the risk, the higher the band of interest rate charged to the borrower typically resulting in less commission paid to us from the lender due to the increased risk of default or cancellation. The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not influence the amount that you pay to that lender under your credit agreement.

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

We are covered by the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

#### 1.5 How do I make a complaint or provide feedback?

Please see overleaf for our complaints and feedback procedure

### 2. Vulnerable Customer Policy

Cargiant has a Vulnerable Customer Policy. 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.

### 3. 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.

## 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 Manager using the contact details below. The Customer Service Department is open Monday to Friday 9am - 6pm.

Email: [customerservice@cargiant.co.uk](mailto:customerservice@cargiant.co.uk)  
Phone: 020 8969 5511  
Address: 44-45 Hythe Road, London, NW10 6RS.  
Text: 07860 027 586

### Alternative Dispute Resolution

If an acceptable resolution of a car related concern is not reached we then 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](http://www.nationalconciliationservice.co.uk)

### Cargiant Deduction Policy

#### a) Money back guarantee

In the event that your purchase qualifies for a money back guarantee you have a 70-mile test drive limit within which a full refund will still be issued if the vehicle is returned, terms & conditions apply\*. Subsequent mileage added to the vehicle will be subject to a £1 deduction per mile. \*For more information please see Cancellation & Returns policy emailed to you with your sales order.

#### b) 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.

### 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](http://www.financial-ombudsman.org.uk) Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Address: Exchange Tower, London, E14 9SR. Tel: 0800 023 4 567 or 0300 123 9 123