



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 ALD Automotive UK, Alpera Financial Services, Audi Financial Services, Bentley Financial Services, Land Rover Financial Services, Jaguar Financial Services and Black Horse Limited. The finance products we are limited to are detailed below:-

- Hire Purchase and Personal Contract Purchase (PCP)
- Conditional Sale and Lease Purchase
- Business and 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:-

TLC (Total Loss Cover), Tyre Insurance, Alloy Wheel Insurance, Minor Damage Insurance and Warranty - Autoprotect (MBI) Limited

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, PCP, Conditional Sale, Lease Purchase, Business and Personal Contract Hire

Regulated Insurance Products – TLC (Total Loss Cover), Tyre Insurance, Alloy Wheel Insurance, Minor Damage Insurance and Warranty

Non – Regulated Products - 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 particular 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.

5. Who regulates us?

Harwoods Limited is an Appointed Representative of Autoprotect (MBI) Limited which is authorised and regulated by the Financial Conduct Authority for Insurance Mediation. Their Firm Reference Number for General Insurance is 312143. Harwoods Limited is authorised and regulated by the Financial Conduct Authority for Consumer Credit Activities, our Firm Reference Number is 714708. 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 or by contacting the FCA direct on 0300 500 8082.

6. What to do if you have a complaint

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

in writing Martin Kay, Group Finance Manager, Harwoods Limited, London Road, Pulborough, West Sussex, RH20 1AR

by phone 01798 877200

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk

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: Harwoods Limited, London Road, Pulborough, West Sussex, RH20 1AR.