

Treating Customers Fairly

Purpose

The Financial Conduct Authority's (FCA) Treating Customers Fairly (TCF) Principle 6 requires a firm to pay due regard to the interests of its clients and treat them fairly. We are fully committed to TCF and this policy has been designed to demonstrate the application of TCF during our day to day activities.

Scope

This policy applies to Motors.co.uk Limited in its capacity as an Appointed Representative of Consumer Credit Compliance Limited which allow Motors.co.uk Limited to undertake insurance distribution and credit broking.

Our Ethos

- We want you to be confident that the fair treatment of our customers is central to our corporate culture whenever you deal with us
- Any products and services marketed by us to private consumers will be designed to meet their needs
- We will provide you with clear information before, during and after the sale of any of our products and services
- Any information that Motors provides as part of our regulated activities will be suitable and take account of individual circumstances
- We will make every effort to deliver products and services that perform as we have led our customers to expect, and any service is of an acceptable standard
- You will not face unreasonable barriers to making a complaint or claim



Listening to our customers

Your views are important to us. We are committed to providing you with a first-class service and effectively delivering the products and services you need. Even with the best of intentions, we know things can go wrong. So, if for any reason you are not entirely satisfied with any aspect of our service please let us know as soon as possible. We'll investigate, and where necessary, set about putting things right as quickly as possible. We will also take steps, where necessary, to avoid similar problems happening in the future.

Our Process

Step 1 – Contact us – we're here to help

Visit <u>https://www.motors.co.uk/contact/</u> and complete the contact form or phone 0845 265 6000 or 01235 435736 (to avoid any charges you may face for dialing 08 numbers).

We will acknowledge your complaint by email or verbally within 3 business days. We will try to resolve your complaint as soon as possible and orwithin 10 business days.

Step 2 – If you are not satisfied with the response to your complaint

We always aim to resolve your concerns. If you consider that our response to your complaint does not fully address your issues, please let us know so we can understand if there is anything more we can do.



Where you are not satisfied with our final response you can ask for a review from the Financial Ombudsman Service. They will be able to help if your complaint fulfils certain criteria. Their contact details are:

- Telephone no: 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk
- Postal address: Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Complain online:
 <u>https://www.financial-ombudsman.org.uk/contact-us/complain-online</u>

You must contact the Ombudsman within 6 months of the date of our final response letter.

Motors.co.uk Limited (FRN 922774) is an Appointed Representative of Consumer Credit Compliance Limited who are authorised and regulated by the FCA (FRN 631736). The FCA may be contacted at:

Financial Conduct Authority Head Office 25 The North Colonnade London E14 5HS

Telephone: 0800 111 6768 Website: fca.org.uk