

## About our regulated services

### 1. Finance & Insurance

#### 1.1 Who regulates us?

Car Giant Limited trading as 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 credit broking. 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 What service will we be providing to you?

- We are a credit broker and not a lender.
- We can introduce you to our carefully selected panel of lenders; we do not charge you a fee for this service.
- Finance products offered include Hire Purchase, Conditional Sale, and Personal Contract Purchase to fund car buying and additional products.
- We are not an independent financial advisor.
- We may provide advice on the products based on your personal circumstances, but you are not obligated to follow our advice or recommendation.
- Our panel of lenders includes: Blackhorse, MotoNovo, BNP Paribas, Northridge Finance, Oodle Car Finance, Blue Motor Finance, Startline Motor Finance, Moneybarn, Moneyway, Advantage Finance, Automoney Finance, and Go Car Credit.

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

When we introduce you to a lender, we will receive a fee from them, known as commission; either as a fixed percentage of the amount you borrow or a fixed fee. Prior to entering into the agreement, you can ask for the amount of commission we will receive to be disclosed and we will disclose the expected amount of commission to you. Where a fixed fee may be paid to us, the amount may be influenced by your credit score which can indicate the risk of lending to you. The higher the risk, the higher the interest rate charged to the borrower, otherwise known as 'rate for risk'. Where interest rates are higher, this typically results in less commission paid to us from the lender due to the increased risk of falling behind with payment obligations or cancellation of the agreement. The lenders we work with 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. The commission we receive is always set by the accepting lender and not by us.

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

Please see overleaf for our complaints and feedback procedure

### 2. 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.

### 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 Department 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.

### 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](http://www.nationalconciliationservice.co.uk)

### Cargiant Deduction Policy

#### a) Money back guarantee

Where your vehicle has been delivered without you seeing the vehicle in person, 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. Please note, due to the FCA's announcement that it will be reviewing the handling of motor finance complaints, the deadline to issue our Final Response for certain complaints has been paused between the period of 11<sup>th</sup> January 2024, and 25<sup>th</sup> September 2024. We aim to issue a response 8 weeks after the 25<sup>th</sup> September 2024, however, this is subject to change if the FCA announce an extension to this pause. For more information on the FCA's reasons behind the pause please visit [www.fca.org.uk/car-finance-complaints](http://www.fca.org.uk/car-finance-complaints)

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