



## TREATING CUSTOMERS FAIRLY POLICY

VERSION CONTROL			
<b>Original Creation date:</b>	31/05/2016	<b>Requestor:</b>	N.SMITH
<b>Latest Revision:</b>	A	<b>Date Revised:</b>	8.06.2018
<b>Amended by:</b>	N.SMITH		

UK Car and Van Leasing Limited is authorised and regulated by the Financial Conduct Authority as a credit broker and is not a lender. UK Car and Van Leasing Limited's FCA number is 747434. Insurance Mediation: UK Car and Van Leasing Limited is an appointed representative of Tobell Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Tobell Insurance Services Limited's FCA Number is 309576

BVRLA Registration Number: 2272 | FCA Number: 747434 | Company Registration Number: 10107619 | ICO Registration Number: ZA182221 | VAT Registration Number: 239389365 | Registered Office: Gadshill, Favordale, Road ,Colne, BB8 7AG  
sales@ukcarandvanleasing.co.uk Telephone 01282 222082

## Introduction

UK Car and Van Leasing limited is committed to the principles and outcomes outlined by the FCA to ensure that all our customers are treated in a fair, courteous and respectful manner throughout the sales process and post-sale.

We strive to ensure that what we offer is clear, transparent, that we deliver on what's promised, fix it if it goes wrong and do not take advantage of our customers. We want our customers to have the best customer experience.

There are Six TCF Outcomes:

**Outcome 1:** Consumers can be confident that they are dealing with Firms where the fair treatment of their customers is central to the corporate culture.

**Outcome 2:** Products and services marketed and sold in the retail market have been designed to meet the needs of identified consumer groups and are targeted accordingly.

**Outcome 3:** Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

**Outcome 4:** Where consumers receive advice, the advice is suitable and takes account of their circumstances.

**Outcome 5:** Consumers are provided with products that perform as Firms have led them to expect, and the associated service is both of an acceptable standard and also as they have been led to expect.

**Outcome 6:** Consumers do not face unreasonable post-sales barriers imposed by Firms to change product, switch provider, submit a claim or make a complaint.

## Ensuring customer objectives and standards are met

All our staff receive training to behave in a fair, honest, transparent and professional manner. Day to day activity is monitored to ensure that our high standards are always met.

Our workforce is committed to delivering a consistent customer experience which is at the heart of how we do business.

### The correct information is vital to each customer that's why we ensure:

- It is complete, accurate and not misleading in terms what is provided or omitted,
- Is communicated in a clear, simple and easy to understand language,
- Meets the customer's circumstances and needs,
- Products perform as described.

Our policies are reviewed on an annual basis to ensure that they are fit for purpose and continue to meet our customer's needs.

UK Car and Van Leasing Limited is authorised and regulated by the Financial Conduct Authority as a credit broker and is not a lender. UK Car and Van Leasing Limited's FCA number is 747434. Insurance Mediation: UK Car and Van Leasing Limited is an appointed representative of Tobell Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Tobell Insurance Services Limited's FCA Number is 309576

BVRLA Registration Number: 2272 | FCA Number: 747434 | Company Registration Number: 10107619 | ICO Registration Number: ZA182221 | VAT Registration Number: 239389365 | Registered Office: Gadshill, Favoredale, Road, Colne, BB8 7AG  
sales@ukcarandvanleasing.co.uk Telephone 01282 222082

## How to contact us

We make it easy for customers to contact us.

- Our opening hours are Monday to Friday, 8:30am to 5pm [excluding Public Holidays].
- It is our aim to answer calls within 30 seconds.
- Customers can email or write to us. We aim to respond to emails within 24 hours and letters within five working days.

## Complaints

At UK Car and Van Leasing, we accept that nobody's perfect and mistakes happen from time to time. We pride ourselves on acting in a timely fashion to quickly put things right. We also understand if a customer needs to complain, we have policies in place for responding to complaints which is available upon request or from our website.

### Complaints procedure

- Complaint can be made by letter, email or telephone at:
  - Address: Uk Car and Van Leasing Limited Gadshill, Favordale, Road Colne, BB8 7AG,
  - Email : [sales@ukcarandvanleasing.co.uk](mailto:sales@ukcarandvanleasing.co.uk)
  - Telephone: 01282 222082
- We will acknowledge all complaints as quickly as possible. If its not possible to reach a prompt conclusion, we will contact the customer with an explanation, and set out a expected timescale by which matters should be resolved.
- We aim to resolve all our customer complaints internal. If however the customer is not satisfied with the final outcome of our complaints procedure, they are able to contact the Financial Ombudsman, details can be found at:

**<http://www.financial-ombudsman.org.uk/contact/index.html>**

Non Financial complaints can be directed at the Trading standards

- The customer may also contact the BVRLA conciliation Service as an approved Alternative Dispute Resolution service. Details can be found at [www.bvrla.co.uk](http://www.bvrla.co.uk) or by contacting [complaint@bvrla.co.uk](mailto:complaint@bvrla.co.uk).

UK Car and Van Leasing limited is authorised and regulated by the Financial Conduct Authority. We have a duty to operate and provide services within the rules determined by the Financial Conduct Authority. Any complaints regarding an agreement that we supply can be referred to the Financial Ombudsman Service (FOS): Financial Ombudsman Service, Exchange Tower, London, E14 9GE.

We are a leasing broker member of the British Vehicle Rental and Leasing Association (BVRLA), our membership number is 2272.

UK Car and Van Leasing Limited is authorised and regulated by the Financial Conduct Authority as a credit broker and is not a lender. UK Car and Van Leasing Limited's FCA number is 747434. Insurance Mediation: UK Car and Van Leasing Limited is an appointed representative of Tobell Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Tobell Insurance Services Limited's FCA Number is 309576

BVRLA Registration Number: 2272 | FCA Number: 747434 | Company Registration Number: 10107619 | ICO Registration Number: ZA182221 | VAT Registration Number: 239389365 | Registered Office: Gadshill, Favordale, Road ,Colne, BB8 7AG  
[sales@ukcarandvanleasing.co.uk](mailto:sales@ukcarandvanleasing.co.uk) Telephone 01282 222082

## **Income Disclosure**

We may receive introductory commission and/or fees as an incentive from the lenders that we introduce our customers to. This information is not presented to our customers at the quotation or order stage, we are aware that in some circumstances we may be required to disclose our income to the end user. In the event of such a request the sales advisor would refer the request whether written or verbal to our Managing Director via email who will in turn contact the customer in writing or email within 7 working days.

UK Car and Van Leasing Limited is authorised and regulated by the Financial Conduct Authority as a credit broker and is not a lender. UK Car and Van Leasing Limited's FCA number is 747434. Insurance Mediation: UK Car and Van Leasing Limited is an appointed representative of Tobell Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Tobell Insurance Services Limited's FCA Number is 309576

BVRLA Registration Number: 2272 | FCA Number: 747434 | Company Registration Number: 10107619 | ICO Registration Number: ZA182221 | VAT Registration Number: 239389365 | Registered Office: Gadshill, Favordale, Road, Colne, BB8 7AG  
sales@ukcarandvanleasing.co.uk Telephone 01282 222082