

Information about our finance and insurance services

Motor Depot Limited

Bridge Haven One
Saxon Way
Priory Park, Hessle
HU13 9PG



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?

Motor Depot Limited t/a Motor Depot, Carsupermarket.com and Interestfree4cars is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor however we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase. Please ask for a list of our funding partners. You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations.

We only offer products from AutoProtect (MBI) Limited:

- Combined Guaranteed Asset Protection & Return to Invoice Insurance (Combined GAP/RTI)
- Hire and Reward Combined Guaranteed Asset Protection and Return to Invoice Insurance (H&R Combined GAP/RTI)

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

- Credit Agreements – Hire Purchase, PCP, Conditional Sale, Personal Loan, Lease Purchase, PCH and BCH, Fixed sum loan with guaranteed final payment (Santander)

We will advise and make a recommendation for you after we have assessed your needs for:

- Regulated Insurance Products – Combined GAP/RTI; H&R Combined GAP/RTI
- Non-Regulated Products: Paint Protection; Warranty; Service Plan

4. What will you have to pay us for our services?

No fee is payable for our services. Lenders may pay a fixed commission to us for introducing you to them, calculated by reference to the particular vehicle, product or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amounts lenders pay us will not affect the amount of interest you pay under your finance agreement, all of which are set by the lender concerned (Further information is available on request)

Each vehicle on our website is provided with a representative finance quotation based on the interest rate available on it. Please be aware that if you select a different vehicle during your decision to purchase, the interest rate available from the lender may differ. Should this be the case, we will ensure that you receive a new quotation.

We receive a proportion of premium paid for insurance policies as commission from our insurance providers, if you decide to enter into an agreement with them

5. Who regulates us?

Motor Depot Limited t/a Motor Depot; Carsupermarket.com and Interestfree4cars is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 662357. Motor Depot Limited t/a Motor Depot; Carsupermarket.com and Interestfree4cars is a Credit Broker not a Lender. Motor Depot Limited t/a Motor Depot; Carsupermarket.com and Interestfree4cars is an Appointed Representative of AutoProtect (MBI) Limited for Insurance Distribution activities. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number - 312143. Our FCA permitted business is arranging general insurance and finance products. You can check this on the FCA Register by visiting the www.fca.org.uk

6. What to do if you have a complaint.

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

In writing Rachael Lyon, Motor Depot Limited, Bridge Haven One, Saxon Way, Priory Park, Hessle, East Yorkshire HU13 9PG

By phone 01482 567202. **By e-Mail:** customerservice@motordepot.co.uk

If you cannot settle your complaint with us: You may be entitled to refer it to the Financial Ombudsman Service.

www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. 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.