



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?

Westaway Motors Limited t/a Westaway Ford, Westaway Isuzu, Westaway Isuzu & SsangYong, Westaway Jeep, Westaway Jeep & Mitsubishi, Westaway Mitsubishi, Westaway SsangYong and Westaway Suzuki act as a Credit Broker not a lender and we can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. We are not an independent financial advisor and do not make recommendation, 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.

We only offer the following insurance products from Red Sands Insurance Company (Europe) Limited :

Combined Guaranteed Asset Protection/Return to invoice (GAP/RTI) – 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, Personal Contract Purchase and Personal Contract Hire

Regulated Insurance Products – Combined Guaranteed Asset Protection and Return to Invoice

Non – Regulated Products – Extended Warranty and Roadside Assistance

4. What will you have to pay us for our Finance and \ or Insurance Services?

No fee

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.

Lenders pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amount lenders pay us will not affect the amount you pay under your finance agreement, all of which are set by the lender concerned

5. Who regulates us?

Westaway Motors Limited is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 684353. Westaway Motors Limited is a Credit Broker not a Lender. Westaway Motors Limited t/a Westaway Ford, Westaway Jeep & Mitsubishi and Westaway Isuzu & SsangYong is an Appointed Representative of AutoProtect (MBI) Limited for Insurance Mediation distribution activities. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority for Firm Reference number is 312143.

Our FCA Permitted business is advising and 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 Complaints, Westaway Motors Limited, Harborough Road, Northampton NN6 9JA

by phone 0160 468 6311

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 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.