

1. **The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. We are required to give you this document. Please use this information to decide if our services are right for you.

2. **Whose products do we offer?**

We offer products from a limited number of insurers for Guaranteed Asset Protection.

In addition to the above products we will offer Cosmetic Maintenance Plan and a Tyre & Alloy Maintenance Plan. These products are not insurance based contracts and therefore are not regulated by the Financial Conduct Authority. Your advisor will provide you with more details if you require.

We also offer selected products from a limited range of finance providers, we are a credit broker and not a lender and as such can introduce you to a number of lenders (listed below) and their finance products some of which may have different interest rates and charges.

· Ford Credit · Black Horse · Santander · Honda Finance · Iveco Finance · DSG · GMAC · Mazda Financial Services · Kia Motors Finance · VW Financial Services · RCI Financial Services · Suzuki Finance · MotoNovo · Northridge Finance · Evolution Funding · Alphera · JLR Financial Services · Toyota Financial Services · Haydock Finance Ltd · AutoMoney Motor Finance

3. **What service will we provide you with?**

We will advise and make a recommendation for you after we have assessed your needs for Guaranteed Asset Protection (GAP).

We will also advise and make a recommendation for you for the following finance products:

· Hire Purchase · Credit Sale · Personal Contract Purchase · Personal Loan · Personal Contract Hire.

We do not charge you a fee for our credit broking activities, whichever lender we introduce you to will typically pay us commission or other benefit. The lenders we work with could pay commission at different rates (typically a fixed fee or fixed percentage of the amount you borrow), however the amount of commission we receive from a lender does not have an effect on the amount that you pay to that lender under your credit agreement. We can provide further information if you require more detail.

4. **What will you have to pay us for this service?**

There is no fee for advising or recommending insurance based products or credit arrangement. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

The products we offer to our customers are provided to us by the insurer for a net premium. The difference between the retail price you pay for this product and the net premium, less any applicable taxes, is retained as commission by the parties involved with the supply and administration of this product.

We remunerate our employees using a combination of fixed and variable rewards that are designed to ensure they act in the customers' best interests at all times. All employees receive a base salary and our sales people also receive variable financial rewards based on the insurance policies they process, providing they also achieve high levels of customer service.

5. Who regulates us?

The Hendy Group, School Lane, Chandlers Ford Industrial Estate, Eastleigh, Hants SO53 4DG is authorised and regulated by the FCA. Our Financial Services' Register number is: 311625. Our permitted business is arranging non-investment insurance contracts and consumer hire and credit brokerage, with the right to canvass off trade premises for debtor-creditor-supplier agreements or consumer hire agreements. You can check this on the Financial Services' Register by visiting the FCA's website: www.fca.org.uk/register/ or by contacting the FCA by phone on: 0800 111 6768.

6. What to do if you have a complaint

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

In writing: Mr Jonathan Moritz, The Hendy Group, Hendy Group School Lane, Chandlers Ford Industrial Estate, Eastleigh, Hants SO53 4DG By phone: 023 8070 1700

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

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. Non-compulsory general insurance products are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can telephone the FSCS on: 020 7741 4100 or write to them at: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Expert advice when you need it

