



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?

Quirks Car Company Limited 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 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. Our approach is to introduce you first to Santander Finance. If they are unable to make you a finance offer, we will inform you and request your permission to submit a proposal to another of our lenders. Please ask for a list of our funding partners.

We can provide information on the following:

Hire Purchase and Personal Contract Purchase (PCP)

Occasionally, we may need to use the services of a credit broker. We will advise you of this if applicable.

We only offer the following products from a limited number of insurers for:

Combined Guaranteed Asset Protection/Return to invoice (GAP/RTI) – AutoProtect (MBI) Limited

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 and Personal Contract Purchase

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

Regulated Insurance Products – Combined Guaranteed Asset Protection and Return to Invoice (GAP/RTI)

Non – Regulated Products – Extended warranty, Recovery and Paint & Fabric Protection

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

No fee

Lenders may 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 amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned and we receive commission as a proportion of premium paid from our insurance provider if you decide to enter into an agreement with them.

5. Who regulates us?

Quirks Car Company Limited are authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 663966. Quirks Car Company Limited is an Appointed Representative of AutoProtect (MBI) Limited for Insurance distribution purposes. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority for Firm Reference number is 312143.

Our FCA Permitted business is arranging general insurance and finance contracts.

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 Customer Service, Quirks Car Company Limited, Arterial Road (A127), Wickford, Essex SS12 9JG 268 590066

by phone 01268 590066

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 maybe 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.