



How to Complain

Our Commitment to Quality – Our Complaints Procedure

We hope you enjoyed your buying experience with us and that your car is reliable and provides you enjoyment whilst using it. However, we do understand that sometimes things go wrong. On those occasions we are committed to responding promptly and fairly to any complaints from our customer.

Our aim is always to resolve any complaint at the earliest opportunity. We keep records of all complaints that we receive, which provides us with valuable feedback, telling us how we can improve our services. Your views are important, so please make them known to us. The complaint investigation is free of charge.

WHO SHOULD YOU COMPLAIN TO?

In the first instance, please address your complaint, in writing, email or by telephone to our Customer Services team whose details are at the bottom of this document.

WHAT WILL WE DO NEXT?

Our aim is to provide a satisfactory solution as quick as possible. We will endeavour to sort out the problem there and then. In some cases, further investigation may be required, in which case we will try to provide an answer or initial response by the end of the next working day following receipt of your complaint.

If this is not possible and it is a regulated complaint, we will send you a written acknowledgement within five days of receipt. This will state the name of the person who is dealing with your complaint, their contact details and confirm our understanding of the nature of your concerns. Otherwise, we will just keep in touch by your preferred method of contact.

WHEN WILL WE CONTACT YOU AGAIN?

If your complaint is regulated, we will either provide our final response to your complaint within eight weeks of receipt or if after eight weeks we have still not provided a final response to your complaint, then we will write to you giving reasons for the delay and tell you when we expect to be able to provide a final response. If your complaint can be referred to an ombudsman service, arbitration scheme, or dispute resolution scheme, then we will explain the process and provide you with the necessary details. Alternatively, you may still choose to wait until we are in the position to provide our final response.



WHAT DO WE MEAN BY FINAL RESPONSE?

If your complaint is regulated, then our final response will detail the results of our investigation into your complaint, and we will explain whether it has been accepted or rejected. In both cases we will explain the reasons for our decision. Where it is appropriate, we may make an offer of redress taking into account the individual circumstances of each case investigated. This will not always involve financial redress and may simply involve an apology. Our team is to treat all customers consistently and fairly.

WHAT HAPPENS IF YOU REMAIN DISSATISFIED?

Our final response will provide details of how you may escalate your complaint if you remain dissatisfied following the outcome of our investigation. It will also give you details of any rights of referral you may have to an ombudsman service, arbitration scheme, or dispute resolution scheme. If your complaint is not regulated and you do not get such a response, then you can escalate it by addressing your complaint to 'The Directors' and using the details below.

Customer Service contact details:

Email: aftercare@qualitycarsandcommercials.com

Telephone: 07723076399



Terms of Business

At Quality Cars and Commercials Ltd we are committed to provide a high quality of service to our customers. Please read this document carefully as it sets out the Terms of Business on which Quality Cars and Commercials Ltd will provide services to you. Please contact us if you have any queries regarding anything in this document which you do not understand or speak to one of our member of staff in the branch you are visiting.

1. WHAT IS THE ROLE OF QUALITY CARS AND COMMERCIALS LTD

Quality Cars and Commercials Ltd (QCC) is a credit broker and credit intermediary. This means that QCC will arrange finance for you to buy a car and in doing so will introduce you to one of our pre-selected lenders. In arranging finance, we do not conduct a market appraisal and we do not give any assurance or undertaking that the terms offered are the most competitive on the market. Whilst we will do our best to source an offer of finance for you, all finance is subject to status and terms and conditions will apply. Whether you are offered finance and upon what terms will depend on a variety of factors including your occupation, income, credit rating and credit worthiness.

In order to make a finance application, we will need to take some details from you. We also need your consent to pass on your information to our panel of lenders so that they can assess your finance application. In order to be considered for finance, QCC and/or external lender may consult a credit reference agency. This may leave a footprint on your credit file. If you are declined for finance, then we can provide you with details of the credit reference agency ("CRA") that QCC and/or our lenders consulted. You are then free to make further enquires with the CRA should you wish to do so. If you want to place a restriction on the number of credit searches that are undertaken on you then, please make this clear to us at the outset so that we can limit our search.

In relation to finance, Quality Cars and Commercials Ltd acts as agent of the lender. We are not in a position to give you independent advice on financial products. We will however provide you with oral and written information so that you can make your own informed purchasing decision. You will be given time to ask questions which we will do our best to answer for you.

2. REGULATORY INFORMATION

Quality Cars and Commercials Ltd of Unit 8, HRS Business Park, Garretts Green Lane, B33 0SJ is authorised and regulated by the Financial Conduct Authority ("FCA") with limited permission to conduct credit intermediary business (781491). You can check these details on the FCA register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0845 606 1234.



3. WHAT FINANCIAL PRODUCTS DO WE OFFER

If your application for finance is approved, we will provide you with a specific offer of finance from one of our external lenders.

Quality Cars and Commercials Ltd can arrange Hire Purchase Agreements, Conditional Sale agreements, PCP's and Fixed Sum agreements. Occasionally we may be able to arrange other products in specific circumstances. If there is a particular type of credit agreement that suits your requirements, then please let us know and we will do our best to source that for you.

4. YOUR RESPONSIBILITIES ON DISCLOSURE

You must give to us accurate and complete information when making a credit application. You should check all documents that we present to you prior to signing to make sure they are correct. If there are any incorrect details on your documentation or if you are unsure about anything, please let us know immediately.

5. TREATING CUSTOMERS FAIRLY

At Quality Cars and Commercials Ltd we want to ensure that we treat you fairly, before, during and after the sale. If you are dissatisfied with any aspect of our service or the product that you purchase, please let us know and we will do our best to sort things out for you.

If you have a complaint about our credit related activity, then please tell us without delay. You are also entitled to make a formal complaint by contacting us on the details below.

If you need more assistance from us because you are a vulnerable person or for any other reason such as a mental or physical infirmity or learning disability, please let us know so that we can make reasonable adjustments for you.

6. WILL YOU HAVE TO PAY FOR OUR SERVICE

There is no charge to you for Quality Cars and Commercials Ltd arranging finance for you. We will typically receive a finance commission from the lender who offers you credit. The amount of finance commission varies, usually a percentage of the amount you borrow. If you want to know how much commission we will earn on your transaction, then please ask our member of staff who will be pleased to provide you with this information. If the exact amount of finance commission is unknown, then an estimated amount will be provided to you on request.

7. COMPLAINTS

Our claim is to provide you with a first-class standard of service at all times. If you feel that we have not met your expectations, please contact us in writing at Quality Cars and Commercials Ltd, Unit 8, HRS Business Park, Garretts Green Lane, B33 0SJ or by email at aftercare@qualitycarsandcommercials.com



We will acknowledge receipt of your complaint within 5 business days. If your complaint is regarding our credit broking or credit intermediary service and our investigations take longer than this, we will provide a written response within 28 days, or explain the current position of your complaint and give you an indication of when we expect to provide our final response. If we are not able to resolve your finance complaint to your satisfaction within 8 weeks, you can then refer your grievance to the Financial Ombudsman Service for adjudication. This procedure is free of charge, and we will advise you how to go about making the referral. Our written complaints procedure is available upon request and should be provided to you at the end of the transaction.

8. DATA PROTECTION

All information about you will be treated as private and confidential and will be kept secure. We will only use and disclose the information we have about you in the normal course of applying for finance on your behalf and administering goods and services including your finance agreement. We would also like to be able to contact you so that we can further advise you of developments and details of new products and services which might be suited to you.

From time to time, we may use the information we hold about you to provide you with information on alternative products and services. If you do not wish to receive product or service information from us, please contact us at the above address. Under the Data Protection Act 2018 you have rights of access to any personal information we hold about you. If you have any queries or requests in this regard, please contact us on the details above.

