

Clwydian Cars

Treating Customers Fairly Policy for Customers

Introduction

We are committed to abiding by the Principles for Business laid down by the Financial Conduct Authority (FCA). This Policy provides guidance on how we will meet our objectives to look after the best interests of our customers by treating them fairly, ensuring that the information we give them is clear, fair and not misleading and that we handle all matters with integrity, due care, skill and diligence and manage fairly any conflict of interest that may arise. Our aim is to provide suitable products at the best value prices for our customers.

The Financial Conduct Authority (FCA) has six core consumer outcome principles.

The six guiding principle elements are:

- Consumers are confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture
- Products and services marketed and sold in the retail market place are designed to meet the needs of identified consumer groups and are targeted accordingly
- Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale
 - Where consumers receive advice, the advice is suitable and takes account of their needs and circumstances
- Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect
- Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit claims or make a complaint

How will we do this?

- Training our staff to provide the best customer service so that our customers can feel confident in the service that we provide and the way they are treated
 - Ensuring that all our marketing through whatever medium is designed to be clear, concise and informative and directed at the appropriate sector
- Listening to our customers to understand their needs and providing them with all the information they need to make the right decision for them
 - When providing advice, explaining fully and clearly all the finance options available to enable the customer to make an informed choice
 - Regularly reviewing the products and suppliers that we use to ensure that we are providing the services our customers want
- Providing an excellent after sales service and if for any reason a customer raises a complaint, we will respond immediately to resolve the issue and keep the customer informed. Please refer to our Complaints procedure policy
 - We are committed to providing customers with an excellent level of service.
- Our success is built on our professionalism, integrity, and our desire to build long term relationships.