

CONTENTS

Section 1 - FCA regulatory status

Section 2 - Funding your purchase finance agreements

Section 3 - Insurance

Section 4 - If you have a complaint

bravoauto, which is a trading style of Inchcape Retail Limited, is dedicated to delivering a purchase experience that sets us apart from other motor retailers.

We ask that you read this document carefully as it may help you to decide if, in addition to the purchase of your vehicle, any of our optional products and/or services are right for you.

SECTION 1- FCA REGULATORY STATUS

We are regulated by the Financial Conduct Authority (FCA), the independent conduct regulator of financial services in the UK. Our FCA registered number is 312637 (Inchcape Retail Limited, First Floor, Unit 3140 Park Square, Solihull Parkway, Birmingham, B37 7YN). Confirmation of our authorisation can be established by contacting the FCA on 0800 111 6768 or by visiting their website: www.fca.org.uk/register.

SECTION 2 - FUNDING YOUR PURCHASE – FINANCE AGREEMENTS

bravoauto is a credit broker – not a lender.

We work with a panel of selected lenders in supporting you to arrange finance for your vehicle.

We do not charge our customers any fees for this service. These lenders will typically pay us a commission for introducing you to them.

Different lenders may pay us different commission. This is normally either a fixed fee or a fixed percentage of the amount you borrow.

Neither the commission, nor any other payments we receive from the lenders work with, influence or are linked to the amount of interest you will pay under your finance agreement; this will always be set by the lender.

You can request from us the amount (or likely amount) of any commission payable to us in good time before the agreement is made.

We do not act on either the lender's or your behalf when making this introduction and we are not an independent financial advisor, nor are we acting as anyone's agent. This means that we will provide you with all of the information that you need regarding the finance products available, but we will not seek offers from the wider market, offer you advice or make a recommendation. You will need to decide on whether a particular finance product is right for you, based on the information we provide.

Depending on the age of the vehicle you are purchasing and the type of finance product you prefer, our general approach is to introduce you first to Toyota Financial Services (UK) PLC trading as Redline Finance. If they are unable to make you an offer of finance, we will then seek to introduce you to another lender on our panel. In the event both lenders choose not to provide you with credit, we will introduce you to our selected finance broker. By providing us with your credit details, you will be giving us authority to submit a credit application on your behalf to our credit providers, who will record a search on your credit file. We will only pass your details onto a subsequent credit provider if the initial application to the first credit provider is not successful. In this event, we will use a maximum of three credit providers and therefore, no more than three credit searches will be registered.

The rate and the terms you are offered by a lender will be fixed and any agreement offered via a broker will be aligned with your credit score and the level of risk perceived by the selected lender.

SECTION 3 - INSURANCE

bravoauto is an insurance intermediary authorised to advise on and arrange non-investment insurance policies for its customers.

We do not usually arrange contracts of insurance. Instead, we will provide you with information about products available, and we will not provide a personal recommendation.

Where available, we may provide information relating to extended warranties . We may receive commission from the insurer which is either a flat fee or a percentage of the total insurance premium paid.

Where available and with your express permission, we will pass your information to our selected partner, Car Care Plan Limited, who, when appropriate, will provide you with information relating to extended warranties. **In the event this is purchased, we will receive commission from the insurer which is a flat fee calculated on the engine size, power and age of the vehicle.**

Inchcape do not charge you a fee for introducing you to any third parties.

FINANCIAL SERVICES COMPENSATION SCHEME - REGULATED INSURANCE PRODUCTS ONLY

You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim (without any upper limit) or, for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim (without any upper limit). Further information about compensation scheme arrangements is available from the FSCS.

SECTION 4 - IF YOU HAVE A COMPLAINT

THE STEPS WE TAKE TO HANDLE COMPLAINTS ABOUT ANY ASPECT OF OUR FINANCE AND INSURANCE SERVICES.

Please contact us at tellusmore@inchcape.co.uk or 0333 130 0108 - We will make every effort to resolve the problem straight away.

To help us deal with your complaint as quickly as possible, it would be helpful if you could provide us with the registration number of your vehicle along with details of whether the vehicle is on finance and that you outline the details of your complaint to ensure that we have a thorough understanding of your concerns.

WHAT HAPPENS IF WE ARE UNABLE TO RESOLVE YOUR COMPLAINT STRAIGHTAWAY?

There may be occasions where a complaint is particularly complex and we need to carry out an in depth investigation. In such an instance we would therefore not be able to resolve your complaint straight away. We will however keep you informed regarding the progress of your complaint and we will write to you with our final response as soon as possible and no later than eight weeks from the date that your complaint is received.

IF YOU ARE NOT SATISFIED WITH THE OUTCOME

If you wish to pursue your complaint further, you have the right within 6 months of our final response to ask the Financial Ombudsman Service to review your case. The Financial Ombudsman Service is there to provide consumers with a free independent service for resolving disputes between consumers and businesses quickly and informally.

You can find out more about this service by visiting their website: www.financial-ombudsman.org.uk

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk

Tel. 0800 023 4567 (free from land lines and mobiles) or 0300 123 9123 (calls cost no more than to 01 and 02 numbers).

IF YOU ARE DISSATISFIED OR HAVE ANY QUERIES RELATING TO OUR COMPLAINTS PROCESS

Please write to:

The Compliance Department, Inchcape Retail Limited trading as bravoauto, First Floor, Unit 3140 Park Square, Solihull Parkway, Birmingham, B37 7YN.