

About our Finance & Insurance Services

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?

John Grose Group 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 recommendations, 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 for the purchase of new cars is to introduce you first to the relevant manufacturer supporting finance company. For the purpose of used vehicle funding, we will introduce you first to the relevant manufacturer supporting finance company, if it is available and of benefit to you, if not you will be introduced to PSA Finance UK. If these firms 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 only offer the following insurance facility from the providers detailed:

- Financial Shortfall GAP Insurance provided by Spectrum insurance Services
- Warranty for our approved used Peugeot and Citroen vehicles is provided by CarCare Plan

3. Which services will we provide you with?

We will provide you with information on suitable finance and insurance options in order for you to make an informed decision on how you fund your vehicle purchase. We do not provide advice or personal recommendation.

- Insurance – Guaranteed Asset Protection (GAP) / Warranty relating to approved used Peugeot and Citroen vehicles
- Other Products – Extended Warranty, Roadside Assistance, Paint and Fabric Protection, Parking Sensors

4. What will you have to pay us for our services?

No Fee.

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement. Please note that we receive commission as a proportion of the premium paid from our Insurance provider if you decide to enter into an agreement with them.

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, and our manufacturer supporting finance companies also provide preferential rates to us for the funding of our vehicle stock and financial support for our training and marketing. 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.

5. Who regulates us?

John Grose Group Limited, Foxtail Road, Ipswich, Suffolk, IP3 9BE is authorised and regulated by the Financial Conduct Authority. Our FCA Registration number is 311058.

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 PA to the Directors, John Grose Group Limited, Foxtail Road, Ipswich, Suffolk, IP3 9BE
by email directorspa@johngrose.co.uk
by phone 01473 270707

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 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.

General Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory forms of insurance (eg 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.