



What we do
Treating customers fairly

PrestonSkirrow Limited

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What we offer

We aim to provide all Business customers, regardless of size, and Private customers with a personal service that exceeds expectations. We have been helping local business choose their vehicles for more than thirty years and have developed a wealth of experience during that time.

Understanding our customer's needs is central to our culture and has proven to be a winning formula. We offer wide-ranging advice on all aspects of running company vehicles, from acquisition methods, to creating car policies that both retain and attract top talent to your organisation.

Not sure which brand of vehicle you prefer, or want some choice? PrestonSkirrow Limited are your perfect partners and incredibly well located to help you.

Financial Conduct Authority

Initial Disclosure Document

The Financial Conduct Authority is the independent watchdog that regulates financial services. Please use this document and the information contained in it to decide if our services are right for you.

PrestonSkirrow Limited Group Limited, 37 Lon Ysgubor, Cardiff CF14 6SF is authorised and regulated by the Financial Conduct Authority. The FCA Register number is 697614.

PrestonSkirrow Limited offer products and services from a range of leasing companies, UK vehicle dealerships and product providers with whom we have commercial agreements in place. We are a commission-based organisation, which means that we receive payments for business introductions. We will receive financial remuneration that might be variable or pre-set, depending on the product and the volume that we place with that organisation. The amounts we receive vary.

We will not advise or make recommendations for you after we have assessed your needs, but we will provide you with product information enabling you to make your choice about how to proceed.

Consumer Credit and Use of your data

Our permitted business is credit broking where the sale of goods or non-financial services is the main business, and broking is a secondary activity designed to help finance the purchase of those goods or services. You can check these on the Financial Services Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768.

PrestonSkirrow Limited is not a Credit Lender. We are neither an independent Credit Broker nor an Independent Financial Adviser. We will only introduce you to a small number of carefully selected finance providers (a list is available upon request) who may be able to help you finance your purchase. This group of lenders provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you. No fee is charged for any of the above services. However, we may receive payment and/or reward from the finance provider if you decide to enter into an agreement with them.

By providing your personal information, you authorise our Finance Partners and their associated companies to process information about you and that of any named individual. By making an application for credit you give permission to share your personal information with one or more lenders for the purpose of applying for credit on your behalf. The applications will be consecutive and only take place if suitable terms cannot be achieved from previous applications.

The credit reference agencies will provide the finance companies with information about you and information from the electoral register. A record of these searches is kept (even where your application does not proceed) and may be used by other lenders in assessing credit applications, and preventing fraud and money laundering. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

What to do if you have a complaint

1

It is the aim of PrestonSkirrow Limited to provide a very high standard to service to every Client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our Clients. This procedure explains how we will deal with any complaints. It also tells you what you can do if you think your complaint has not been resolved to your satisfaction.

2

If you have a complaint about any aspect of our service, we would like to hear from you. You can contact us in writing or by telephone and your complaint will be resolved by the appropriate person in the shortest possible time. We will try to resolve your complaint immediately.

3

However, sometimes this may not be possible. In the unlikely event that we are not able to resolve your complaint by the end of the next business day, we will keep you informed to the progress of our investigations and provide our final response in writing providing our findings and the action to then take.

4

To register a complaint, contact us by: writing to our registered office address at 37 Lon Ysgubor, Cardiff CF14 6SF, sending an email to solutions@prestonskirrow.co.uk or by calling us on 02920657530

5

If you have a regulated contract with us and are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsman Service. You must do this within six months of our final response. When we send you our final response, we will also provide you with a copy of the Financial Ombudsman Service's explanatory leaflet.

Treating customers fairly

Thank you for choosing PrestonSkirrow Limited

We are a family-owned company that is proud of its long history of excellent customer service in the motor industry

Established in 2007, PrestonSkirrow Limited now employs two people - both striving to surpass industry standards of customer satisfaction and contributing to our local economy

The Directors of PrestonSkirrow Limited are committed to ensuring that the FCA principle of treating customers fairly is applied in all areas of our day-to-day business activity

In adopting the TCF principle, we recognise that fair treatment of our customers is about adding value to the service we offer by aiming to:

Protect the interests of our customers at each stage of the product life cycle, from promotion right through to after sales service

Meet the unique needs of each customer by offering a transparent, efficient and professional service, and constantly reviewing our service to identify areas for improvement

In practical terms for the different areas of our business this means WE WILL:

Ensure that sales staff have thorough training on all products they offer and understand who they are and aren't suitable for

Provide you with clear information about the products and services we offer, including fees and charges

Present all products in a clear and easy-to-understand format, both visually and auditory and encourage you to ask if there's something you don't understand

Give you access to your claims and complaints procedures should you become unhappy with the product provided or wish to make a claim

Ensure that customer complaints are assessed fairly, promptly and impartially, and in line with FCA deadlines and rules

Ensure that TCF values, which are set and communicated by Senior Management, are supported by all staff and understood in the same way