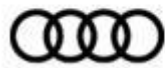


About our Finance & Insurance Services



Harwoods Limited
London Road
Pulborough
West Sussex RH20 1AR

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?

Harwoods Limited act as a Credit Broker not a lender. As a Credit Broker we can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Please ask us for a list of our supporting lenders. We can provide information on the following:

Hire Purchase, Personal Contract Purchase, Conditional Sale, Lease Purchase, Personal Contract Hire and Business Contract Hire, Occasionally, we may need to use the services of a credit broker. We will advise you of this if applicable.

We only offer the following products from a limited number of insurers for:

- Harwoods Total Loss Cover (TLC) – AutoProtect (MBI) Limited
- Harwoods Minor Damage insurance – AutoProtect (MBI) Limited
- Tyre insurance – AutoProtect (MBI) Limited
- Alloy Wheel Insurance – AutoProtect (MBI) Limited
- Complete Wheel (Tyre and Alloy) insurance – AutoProtect (MBI) Limited

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

Credit Agreements – Hire Purchase, Personal Contract Purchase, Conditional Sale, Lease Purchase, Personal Contract Hire and Business Contract Hire

We will advise and make a recommendation for you after we have assessed your needs for:

Regulated Insurance Products – Total Loss Cover, Minor Damage insurance, Tyre insurance, Alloy Wheel insurance and Complete Wheel insurance

Non – Regulated Products – Paint and Fabric Protection

4. What will you have to pay us for our Finance and \ or Insurance 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 or insurance policy. Please note that we may receive payment(s) or other benefits from the finance providers and we receive commission as a proportion of premium paid from our insurance provider if you decide to enter into an agreement with them.

5. Who regulates us?

Harwoods Limited t/a Five Oaks Audi, Hampshire Bentley, Harwoods Jaguar, Harwoods Jaguar Basingstoke, Harwoods Jaguar Croydon, Harwoods Land Rover Edenbridge, Harwoods Land Rover Lewes, Harwoods Landrover Basingstoke, Harwoods of Croydon, Harwoods McLaren, Harwoods of Sussex, Portsmouth Audi, Southampton Audi and Testwood Trucks are authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 714708. Harwoods Limited (trading names above) are an Appointed Representative of AutoProtect (MBI) Limited for the purpose of insurance distribution. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority Firm Reference number is 312143.

Our FCA Permitted business is arranging general insurance and finance contracts.

You can check this on the FCA Register by visiting website 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 Martin Kay, Group Financial Services Manager, Harwoods Limited, London Road, Pulborough, West Sussex RH20 1AR

by phone 01798 877200

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 for any insurance products you purchase.

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 (e.g. 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.