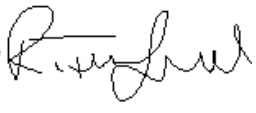


This is a Vehicle Order Agreement between ARNOLD CLARK AUTOMOBILES LIMITED "Arnold Clark"/"Us"/"We" having our Registered Office at 134 Nithsdale Drive, Glasgow G41 2PP and "You" the Customer on the conditions set out on this page and the Terms and Conditions, in terms of which You agree either to buy the Vehicle specified in section A ("the Vehicle") from Us and/or acquire the Vehicle on finance and You agree to buy the Items specified at section C ("the Items") and/or acquire the Items on finance. Where You have agreed to part exchange the vehicle specified in section B below (the "Part Exchange Vehicle") You agree to sell the Part Exchange Vehicle to Us.

|                      |                  |   |               |                        |
|----------------------|------------------|---|---------------|------------------------|
| <b>BRANCH</b>        | Ayr Vauxhall     | <b>Mr SUDEEP TALATI</b>                       | <b>HOME</b>   | 07578633621            |
| <b>SALES EXEC.</b>   | ROBERT TELFORD   | 25 Habbieauld Road Kilmaurs KILMARNOCK KA32SN | <b>WORK</b>   |                        |
| <b>STOCK NO.</b>     | 10181            |   | <b>MOBILE</b> | 07578633621            |
| <b>EST. DELIVERY</b> | 10/03/2015 14:00 |   | <b>EMAIL</b>  | sudeep.makku@gmail.com |

|                          |   |   |        |
|--------------------------|---|---|--------|
| <b>A. VEHICLE</b>        |   | <b>FOR OFFICE USE ONLY QuoteAut:F-STEVEN KINNAIRD</b> |        |
| <b>MAKE &amp; MODEL</b>  | VAUXHALL INSIGNIA DIESEL HATCHBACK 2.0 CDTI [163] ECOFLEX DESIGN NAV 5DR [START STOP] 1956cc silver 5dr Manual Diesel | <b>WDA</b>  |        |
| <b>REGISTRATION</b>      | VO63ZKF   | <b>WDV</b>  |        |
| <b>REGISTRATION DATE</b> | 25/09/2013  | <b>RETAIL/TRADE</b>                                   |        |
| <b>CHASSIS NO.</b>       | W0LGM6EMXE1009161   | <b>PRICE</b>  |        |
| <b>MILEAGE</b>           | 7483  | <b>SALES CODE</b>                                     | / USED |
| <b>KEY TRACKER</b>       |   | <b>MGR SIG</b>  |        |
| <b>RFL</b>               | 12 months   |   |        |
| <b>NOTES:</b>            | This deal is subject to viewing & test driving car. DEPOSIT FULLY REFUNDABLE.   |   |        |

|   |  |                           |            |
|---|--|---------------------------|------------|
| <b>B. PART EXCHANGE VEHICLE</b>   |  | <b>D. FINANCE DETAILS</b> |            |
| <b>MAKE &amp; MODEL</b>   | PEUGEOT 206 COUPE CABRIOLET SPECIAL EDS 1.6 QUIKSILVER 2DR | <b>FINANCE PRODUCT</b>    |            |
| <b>REGISTRATION</b>   | FM54LLW  | <b>DATE OF BIRTH</b>      | 24/02/1986 |
| <b>REGISTRATION DATE</b>  | 20/01/2005   | <b>MARITAL STATUS</b>     |            |
| <b>MILEAGE</b>  | 57000  | <b>HOUSING</b>            | TIME       |
| <b>CHASSIS NO.</b>  | VF32DNFUF44342610  | <b>DEPENDANTS</b>         |            |
| <b>COLOUR</b>   | GREY   | <b>PREV ADDRESS</b>       | TIME       |
| <b>CAP ID</b>   | 28036  | <b>OCCUPATION</b>         | TIME       |
| <b>ENGINE SIZE</b>  | 1587   | <b>EMPLOYER</b>           |            |
| <b>You have confirmed the following will be provided.</b>                             |  | <b>EMPLOYER ADDRESS</b>   |            |
| 2 Keys YES Vehicle Handbook YES Locking Wheel Nuts YES                                |  | <b>PREV OCCUPATION</b>    | TIME       |
| <b>A price adjustment will be made to your part exchange if this is not the case.</b> |  | <b>EMPLOYER</b>           |            |
|   |  | <b>EMPLOYER ADDRESS</b>   |            |
|   |  | <b>BANK</b>               |            |
|   |  | <b>SORT CODE</b>          | ACC NO.    |

|   |            |   |  |
|---|------------|---|--|
| <b>C. PRICE - VEHICLE AND ITEMS</b>   |            | <b>This is a Vehicle Order Agreement. You should read its terms on this page and the accompanying Terms and Conditions carefully. Sign it only if You want to be legally bound.</b>   |  |
| <b>BASIC VEHICLE PRICE</b>  | 12888.00   | 1. I the Customer agree to pay to Arnold Clark the Balance Due which is the total of the Balance Due from Finance Company plus the Balance Due from the Customer in section C. I agree to pay the Balance Due as soon as the Vehicle has been completed for delivery and notification of this has been given to me. Where I do not buy the Vehicle from Arnold Clark and elect to acquire it and some, all or none of the Items on finance, I agree to pay the Balance Due from the Customer in section C and clause 8 of the Terms and Conditions will apply.  |  |
| <b>DISCOUNT</b>   | 0.00       | 2. Where there is a Part Exchange Vehicle in section B, I agree to pay the Settlement Amount and I authorise Arnold Clark to pay the Settlement Amount on my behalf. I agree to deliver and sell the Part Exchange Vehicle to Arnold Clark. I declare that I am the seller of the Part Exchange Vehicle and that the Part Exchange Vehicle has not been involved in any accident which resulted in a total loss claim.  |  |
| <b>FACTORY OPTIONS</b>  | 0.00       | 3. I declare that any Customer Contribution in section C is to be applied firstly to mitigate any shortfall between the Settlement Amount and the Part Exchange Value. I agree that if the Net Part Exchange Value is added to the Customer Contribution and gives a positive balance, Arnold Clark may, in its sole discretion, apportion that positive balance to the price of the Vehicle and/or to the Items.   |  |
| <b>DEALER OPTIONS</b>   | 0.00       | 4. I declare that I am 18 years old or over.  |  |
| <b>FUEL</b>   | 25.00      | <b>Important - Your Personal Information</b>  |  |
| <b>SUB TOTAL</b>  | 12913.00   | Personal information which You supply to Us may be used in a number of ways. A short guide to how information about You will be used is detailed in the section of the Terms and Conditions headed: "How information about You will be used".   |  |
| <b>ROAD FUND LICENCE</b>  | 30.00      | Where You have asked Us to assist You in acquiring the Vehicle on finance, We will share Your personal Information with finance companies, credit brokers and credit intermediaries. They may share Your information with, and obtain information about You, from credit reference and fraud prevention agencies so that they may consider Your credit application. These agencies may retain a record of searches they carry out and these records may be used by other lenders when considering future applications for credit made by You and/or members of Your household. Lenders will also use this information to help detect and prevent fraud. |  |
| <b>NUMBER PLATES AND DELIVERY</b>   | 0.00       | By signing this agreement you are agreeing that Your information may be used in the ways described.   |  |
| <b>SERVICE PLAN / CLARK PLAN</b>  | 319.00     | <b>Signature of You the Customer(s):</b>  |  |
| <b>WARRANTY</b>   | 325.00     | Signed on behalf of Arnold Clark Automobiles Limited:   |  |
| <b>CREDIT CARD HANDLING CHARGE</b>  | 0.00       | Customer Confirmed & Agreed Online   |  |
| <b>VAT</b>  | 0.00       | <b>Date of Customer(s) signature: 07/03/2015 14:50</b>  |  |
| <b>ARNOLD CLARK INSURANCE</b>   | 0.00       | <b>Date: 07/03/2015 16:58 which is the date of this agreement</b>   |  |
| <b>VEHICLE REPLACEMENT INSURANCE</b>  | 0.00       |   |  |
| <b>REGISTRATION FEES</b>  | 0.00       |   |  |
| <b>TOTAL PRICE</b>  | 13587.00   |   |  |
| <b>CUSTOMER CONTRIBUTION</b>  | 200.00     |   |  |
| <b>PART EXCHANGE VALUE</b>  | 800.00     |   |  |
| <b>CASH BACK</b>  | 0.00       |   |  |
| <b>SETTLEMENT</b>   | 0.00       |   |  |
| <b>BALANCE DUE FROM CUSTOMER</b>  | 12587.00   |   |  |
| <b>PAYMENT METHOD</b>   | Debit Card |   |  |
| <b>The Total Amount Of Monies To Be Collected From The Customer Is £12,787.00</b> |            |   |  |

## TERMS & CONDITIONS

1. You agree to buy the Vehicle from Us and/or acquire the Vehicle on finance. You agree to buy the Items from Us and/or acquire some, all or none of the Items on finance. This agreement and the Part Exchange Value, is not binding on Us, Arnold Clark Automobiles Limited, until We have signed it. Where We, in our capacity as credit broker or credit intermediary seek to assist You in obtaining finance to enable You to acquire the Vehicle, You accept that such finance is subject to acceptance. We cannot guarantee the amount of or the terms on which such finance may be made available to You. As a result any finance terms referred to in section C are not binding on Us. Where We introduce You to a credit broker or credit intermediary or where You independently arrange finance to enable You to acquire the Vehicle, You remain liable to pay the Balance Due and the credit broker or credit intermediary does not act as Our agent.

2.(a) We will try to arrange delivery of the Vehicle by the estimated delivery date (if any) but We do not guarantee the time of delivery and shall not be liable for any damages or claims of any kind in respect of any delay in delivery or our inability to deliver which is outwith Our control or not Our fault.

(b) If We fail to deliver the Vehicle within 30 days of the estimated date of delivery stated in this agreement You may by notice in writing to Us require delivery of the Vehicle within 7 days of our receipt of such notice. If the Vehicle is not then delivered to You within the said 7 days this agreement shall be deemed to be cancelled.

3. If the Vehicle to be supplied by Us is new the following conditions shall apply:-

(a) this agreement and the delivery of the Vehicle shall be subject to any terms and conditions which the Manufacturer may from time to time lawfully attach to the supply of the Vehicle or the re-sale of such vehicles by Us, and We shall not be liable for any failure to deliver the Vehicle occasioned by Our inability to obtain it from the Manufacturer or by Our compliance with such terms or conditions. A copy of the Manufacturer's terms and conditions may be inspected at Our Registered Office at 134 Nithsdale Drive, Glasgow G41 2PP;

(b) We undertake that We will ensure that the pre-delivery work specified by the Manufacturer is performed and that We will use Our reasonable endeavours to obtain for You from the Manufacturer the benefit of any warranty or guarantee given by the Manufacturer to Us or to You in respect of the Vehicle. Such warranty or guarantee is in addition to Your legal rights in relation to the Vehicle should it be faulty or not as described. Advice about Your legal rights is available from Your local Citizen's Advice Bureau or Trading Standards Office;

(c) if after We have signed this agreement and before delivery of the Vehicle to You the Manufacturer's recommended price for the Vehicle shall be altered, We shall give notice of any such alteration to You, and

(i) in the event of the Manufacturer's recommended price for the Vehicle being increased the amount of such increase which We intend to pass to You shall be notified to You. You shall have the right to cancel this agreement within 14 days of the receipt of such notice. If You do not give such notice the increase in price shall be added to and become part of the purchase price for the Vehicle;

(ii) in the event of the recommended price being reduced the amount of such reduction (if any) which We intend to allow to You shall be notified to You. If the amount allowed is not the same as the reduction of the recommended price You shall have the right to cancel this

agreement within 14 days of the receipt of such notice;

(d) in the event of the Manufacturer of the Vehicle ceasing to make vehicles of that type, We may (whether the estimated delivery date has arrived or not) by notice in writing to You cancel this agreement.

4. Except in the event of cancellation in terms of clause 2(b), this agreement may only be cancelled or unwound with our written consent. In the event that this agreement is cancelled or unwound, You must repay any Cash Back in section C to Us. If this agreement is cancelled under the terms of clauses 2 or 3 above any Customer Contribution which You have paid will be returned to You and We shall be under no further liability to You.

5. Time of payment is critical. If You shall fail, or indicate Your intention to fail, to take and pay for the Vehicle within 14 days of notification that the Vehicle has been completed for delivery, We shall be at liberty to treat the contract as repudiated by You and We may retain some or all of the Customer Contribution specified in section C to apply against any loss or expense We may, or may have, incurred. This is without prejudice to Our right to recover from You payment in respect of damages, loss or expense which We may suffer or incur by reason of Your default. In the event that You are late in making any payment We may charge You interest on such payment, from its due date until its receipt by Us. Interest will be calculated at a rate of 3% per year above the published Royal Bank of Scotland Base Rate from time to time.

6. The Vehicle shall be Your responsibility once it has been delivered to You. The Vehicle shall remain Our property until You sell the Part Exchange Vehicle in section C to Us and we have acquired a good title to it and the Balance Due has been paid to Us in full and in cleared funds. In the event that You take delivery of the Vehicle before You have sold the Part Exchange Vehicle in section C to Us and We have received the Balance Due in cleared funds We will remain the owner of it and: (a) You must keep the Vehicle insured under a fully comprehensive insurance policy; (b) You must not, without our prior written consent, use the Vehicle and (c) You will not be entitled to sell the Vehicle or create any encumbrance over it.

7. The Part Exchange Vehicle in section C is accepted upon the following conditions:(a)(i) the Part Exchange Vehicle is owned exclusively by You and is free from all encumbrances; or (ii) the Part Exchange Vehicle is the subject of a hire purchase or conditional sale agreement or other encumbrance capable of cash settlement by You, in which case the Part Exchange Value shall be reduced by the amount required to be paid by You in settlement thereof; (b) if We have examined the Part Exchange Vehicle prior to Our signing this agreement, the Part Exchange Vehicle shall be delivered to Us in the same condition as at the date of such examination (fair wear and tear excepted); (c) the Part Exchange Vehicle shall be delivered to Us on or before We deliver the Vehicle to You, and the property in and ownership of the Part Exchange Vehicle shall thereupon pass to Us absolutely; (d) without prejudice to (c) above, the Part Exchange Vehicle shall be delivered to Us within 14 days of our notifying You that the Vehicle, which We are supplying to You, is ready for delivery; (e) You will deliver to Us the Vehicle Registration Document and a valid MOT certificate for the Part Exchange Vehicle together with the Service Handbook. In the event that the Part Exchange Value is based on their production

We also require the delivery of the Vehicle keys, Vehicle manual and locking wheel nuts; (f) We may require that You assign the benefits of any Manufacturer's or other warranty in respect of the Part Exchange Vehicle to Us. (g) if, through no fault on Our part, We fail to deliver the Vehicle to You within 30 days after the date that We sign this agreement or the estimated delivery date, if any, where that is later, the Part Exchange Value in section B, shall be subject to reduction at the rate of 3% for each completed 30 day period thereafter. In the event of the non-fulfilment of any of clauses 7(a) 7(b) 7(c) 7(d) 7(e) or 7(f), We shall be discharged from any obligation to accept the Part Exchange Vehicle, or to make any allowance in respect thereof, and You remain liable to pay the Total Price.

8. Notwithstanding the provisions of this agreement You shall be at liberty before the expiry of 7 days after notification to You that the Vehicle has been completed for delivery to arrange for a finance company to purchase the Vehicle and some, all or none of the Items from Us at the price specified in section C. Where We agree to sell the Vehicle to a finance company and You elect to acquire all or some of the Items on finance, upon receipt by Us in cleared funds of the Balance Due in section, the preceding clauses (other than clauses 3(b) and 6) shall cease to have effect. Any Part Exchange Vehicle for which a Part Exchange Value was agreed to be made to You shall be bought by Us at a price equal to such Part Exchange Value, upon the conditions set forth in clause 7 above (save that in 7(c), 7(d) and 7(e) all references to 'delivery' or 'delivered' in relation to the Vehicle shall be construed as meaning delivery or delivered by Us to the finance company, and We shall be accountable to the finance company on Your behalf for the said Net Part Exchange Value and any Customer Contribution paid by You under this agreement.

9. We consider that this agreement constitutes the whole agreement between You and Us.

10. In the event that there is an increase in the amount of the road fund licence for the Vehicle, in vehicle tax, VAT or any other relevant government tax or charge is increased or introduced prior to payment of the Balance Due We will have the right to increase the Balance Due to recover such increases from You.

11. Each clause of this agreement operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining clauses will remain in full force and effect.

12. This agreement is between You and Us. No other person shall have any rights to enforce any of its terms. If more than one person entered into this agreement as the Customer, You are jointly and severally liable for the Customer's obligations under this agreement. This means that each of You is separately responsible for performing all of the Customer's obligations, including payment, under this agreement.

13. This agreement cancels and supersedes any earlier versions of this agreement.

14. In the event that any of the Items are not available and/or cannot be supplied by Us, this will not entitle You to withdraw from this agreement and the Balance due from the Customer or the Balance Due By Finance Company will be reduced accordingly.

## How information about You will be used

1. The Arnold Clark Automobiles Limited group of companies (**Arnold Clark**) may use information provided by You now and in the future in a number of ways, for example:
  - a. to verify Your identity and obtain information on Your current vehicle
  - b. to help Us decide whether to enter into a contract with You
  - c. to carry out Our obligations arising from any contracts entered with You
  - d. to provide You with information on products and services
  - e. to make lending decisions
  - f. for fraud prevention
  - g. for statistical analysis, market research and to understand Your preferences.

Details of the Arnold Clark group of companies are available from Our website at [www.arnoldclark.com](http://www.arnoldclark.com).

2. If You are applying for finance, We may also share Your information with, and obtain information about You from, finance companies, credit brokers, credit intermediaries, credit reference agencies and fraud prevention agencies. This is explained in more detail below.
3. If you apply to Us for insurance We will pass Your details to the insurer and/or product administrator. Information provided by You may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.
4. We may also disclose Your information to the appropriate vehicle manufacturer and related companies for the same purposes.

5. If You purchase a new vehicle from Us, You may be entitled to receive breakdown cover protection. If so, Your details will be passed to the relevant breakdown organisation.

### 6. **A condensed guide to the use of Your personal information by Finance Companies and at Credit Reference and Fraud Prevention Agencies**

(a) Where We pass Your information to finance companies, credit brokers and credit intermediaries, they will check the following records about You and others (see (b) below): (i) their own; (ii) those at credit reference agencies (CRAs). When CRAs receive a search from them they will place a search footprint on Your credit file that may be seen by other lenders. CRAs supply to finance companies both public (including the electoral register) and shared credit and fraud prevention information. (iii) those at fraud prevention agencies (FPAs). The finance companies, credit brokers and credit intermediaries will make checks such as assessing Your application for credit and verifying identities to prevent and detect crime and money laundering. They may also make periodic searches at CRAs and FPAs to manage any account You have with them.

(b) If You are making a joint application or tell them that You have a spouse or financial associate, they will link Your records together so You must be sure that You have the other person's agreement to disclose information about them. CRAs also link Your records together and these links will remain on Your and their files until such time as You or Your partner successfully files for a disassociation with the CRAs to break that link.

(c) Information on applications will be sent to CRAs and will be recorded by them. Where You borrow from the finance company, they will give details of Your account(s) and how You manage it/them to CRAs. If You borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace Your whereabouts and recover debts that You owe. Records remain on file for 6 years after they are closed, whether settled by You or defaulted.

(d) If You give false or inaccurate information and the finance companies, credit brokers or credit intermediaries suspect or identify fraud they will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

(e) If You have borrowed from a finance company and do not make payments that You owe them, they will trace Your whereabouts and recover debts.

(f) The finance companies, credit brokers, credit intermediaries and other organisations may access and use from other countries the information recorded by FPAs.

(g) Your data may also be used for other purposes for which You give Your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

(h) You can contact the CRAs currently operating in the UK (**CallCredit, Equifax or Experian**); the information they hold may not be the same so it is worth contacting them all. They will charge You a small fee.

## CONGRATULATIONS AND THANK YOU FOR ORDERING YOUR NEXT VEHICLE FROM ARNOLD CLARK

**Your Estimated Delivery Date & Time Is Tuesday 10th of Mar 2015 at 14:00**

### TO ENSURE PROMPT DELIVERY PLEASE PAY CAREFUL ATTENTION TO THE FOLLOWING INFORMATION

#### 1. **PURCHASE INVOLVING FINANCE**

Where your vehicle purchase involves Finance arranged by Arnold Clark you will be required to produce your valid driving licence. This must be in your current name and address. If it shows a previous address please inform your Sales Executive immediately.

If you have a photo card driving licence it is essential that you produce the counterfoil paper part.

Should you be accepted for Finance your Sales Executive will be in contact and will advise which of the following additional proofs of identification that you will be required to produce:

- A. Utility Bill (Gas or Electric only - dated within last 60 days)
- B. Bank/Building Society Statement (dated within last 60 days)
- C. A current Credit / Debit Card
- D. A copy of your Accounts (where Self-Employed or In Partnership)
- E. A valid Passport

#### 1. **PURCHASE INVOLVING CASH**

For the safety and security of all Customers and Staff, and in accordance with the Money Laundering Regulations, it is our policy not to accept cash payment of over £9,000 for vehicle purchases under any circumstances.

It is our company policy to encourage payments by the electronic transfer of funds wherever possible. Your bank can arrange this form of payment on your behalf.

Other acceptable methods of payments are:

- A. Switch / Visa Debit / Maestro / Other Debit
- B. Visa / Mastercard / Amex (subject to Credit Card handling charge)
- C. Building Society / Bank / Certified Cheques / Personal Cheque

For payment by cheque please allow 6 working days for funds to clear. Please note this may delay the collection of your vehicle.

#### 3. **ARRANGE YOUR INSURANCE**

The law in UK requires all motorists to have valid insurance that provides them or anyone they permit to use the vehicle with insurance cover for the vehicle that they are driving. It is the driver's responsibility to make sure that they are insured to drive. It is an offence of the Road Traffic Act 1988, sections 1444A, 1444B, 1444C & 1444D and the Motor Vehicles (Insurance requirements) regulations 2011 to drive a vehicle on the road or in a public place without insurance, and penalties can be severe.

If you would like a quote from Arnold Clark Insurance Services please contact them on **0845 121 0424**.

#### 4. **YOUR PART EXCHANGE VEHICLE**

Where a Part Exchange is involved it is essential that you provide us with the Vehicle Registration Document (in the same name & address as provided). If you do not have the Vehicle Registration Document for your Part Exchange please phone the **DVLA on 0300 790 6802** immediately. A duplicate copy should be sent to your home address within 3 working days.

Please also ensure that all the following are provided:

- A. MOT Certificate (if vehicle is more than 3 years old)
- B. Vehicle Keys (as confirmed)
- C. Vehicle Manual & Service Book/History
- D. Locking Wheel Nuts & Key (if applicable)

#### 5. **PRIVATE / CHERISHED PLATE TRANSFER**

Where you are transferring a private/cherished number plate from another vehicle (including any part exchange) please be aware that this can take up to 2 weeks to process through the DVLA. The documentation we require is:

- A. Full V5 Registration document for the vehicle the number plate is being transferred from (do not tear off the V5C/3).
- B. Insurance certificate for the vehicle you are purchasing
- C. Current MOT Certificate (if applicable)
- D. Copy of the current Tax Disc. The original Tax Disc is required on the day of delivery.
- E. Your signature on:
  - o the V317 DVLA form (which your Sales Executive should provide at time of purchase)
  - o the V5 Registration document for the vehicle the number plate is currently on
  - o the V5 Registration document for the vehicle the you are purchasing (where the vehicle is not new)

## **ADDITIONAL VEHICLE INFORMATION**

- **DIESEL PARTICULATE FILTERS (DPF)**

A Diesel Particulate Filter (DPF) is a device designed to remove diesel particulate matter or soot from the exhaust gas of a diesel engine. Vehicles driven exclusively at low speeds in urban traffic can require periodic trips at higher speeds (whilst complying with applicable speed limits) to clean out the DPF.

- **CHECK THE VEHICLE HANDBOOK**

If you are purchasing a vehicle with a DPF fitted it is important to read the relevant section of the vehicle handbook so that you understand exactly what actions to take if the warning light on your vehicle illuminates and how, if at all, your driving style may need to be adjusted to ensure maximum DPF efficiency and life.

- **QUESTIONS**

If you have any questions about Diesel Particulate Filters then please let your Sales Executive know. Alternatively, contact any Arnold Clark Service Department or Arnold Clark Customer Services on 0844 815 2129.

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### 1 The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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### 2 Whose products do we offer ?

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- We only offer a product from a single insurer in respect of:*

**Guaranteed Asset Protection Insurance (VRI)** – underwritten by Arnold Clark Insurance (Malta) Limited.

- We can only offer products from a limited number of insurers in respect of:*

**Motor Insurance** – in most instances we offer a premium indication which is partially based on assumptions. We will provide a full confirmed premium quotation from a panel of over 20 insurers after an operator from Arnold Clark Insurance Services (ACIS) has verified all your details.

**Mechanical Warranty** - for certain motor manufacturers, we may offer their products

*Ask us for a list of insurers we offer insurance from.*

- We act as a credit broker sourcing credit to assist with your purchase from a carefully selected panel of lenders (listed on our website [www.arnoldclark.com](http://www.arnoldclark.com)). Lenders may pay us a fee for these introductions.*
- 

### 3 Which service will we provide you with ?

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You will not receive advice or a recommendation from us for **Credit Broking, Guaranteed Asset Protection Insurance (VRI), Motor Insurance and Mechanical Warranty**. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. We are unable to provide you with independent financial advice.

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

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In respect of **Guaranteed Asset Protection Insurance (VRI)**, we will charge the following fees:

- a fee of £25.00 for a mid term cancellation*

In respect of **Motor Insurance**, we will charge the following fees:

- a fee of £5.00 for payment by credit card*
- a fee of £5.00 for new business administration*
- a fee of £16.00 for mid term alterations or for the issue of duplicate or other documentation*
- a fee of £29.50 for a mid term cancellation*

In respect of all other insurance products and services you will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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### 5 Who regulates us ?

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Arnold Clark Automobiles Limited, 134 Nithsdale Drive, Glasgow G41 2PP is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 308092. Our relevant permitted business is arranging, or providing facilities for you to arrange general insurance products. We can also act as an agent for insurance companies, and administer insurance contracts on their behalf. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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### 6 Ownership

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Arnold Clark Automobiles Limited (ACAL) is a privately owned limited company. Harry Fairbairn Limited (HFL) and Arnold Clark Insurance Services Limited (ACIS) are wholly owned subsidiaries of ACAL. Arnold Clark Insurance (Malta) Limited (Reg No C40522), which is regulated by the Malta Financial Services Authority, is a wholly owned subsidiary of ACAL.

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### 7 What to do if you have a complaint ?

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If you wish to register a complaint, please contact us:

- in writing** Write to: Customer Services Department, Arnold Clark Automobiles Limited, 43 Allison Street, Glasgow G42 8NJ.
- by phone** Tel: 0844 815 2129

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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### 8 Are we covered by the Financial Services Compensation Scheme (FSCS) ?

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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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. 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.

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