

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 of this if applicable.

Please ask for a list of our funding partners.

We only offer the following insurance facility from the provider detailed:

GAP - Guaranteed Asset Protection provided by Motorway Direct Plc.

3. Which services will we provide you with?

We will provide you with information on suitable finance options in order for you to make an informed decision on how you fund your vehicle purchase and make a recommendation for you after we have assessed your needs for:

Insurance – Guaranteed Asset Protection (GAP)

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 or insurance policy. Please note that we may receive payment(s) or other benefits from 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?

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 Customer Complaints, John Grose Group Limited, Foxtail Road, Ipswich, Suffolk, IP3 9BE

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 (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.

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