
Who regulates us? 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. Please take the time to read this important document as it explains the financial services you are being offered and how you will pay for them.

Think One Limited (Trading as Think Ford Bracknell, Think Ford Farnborough, Think Ford Guildford, Think Ford Wokingham, Think Ford Basingstoke, Think Ford Newbury and Think Ford Reading) are Appointed Representatives (For both Consumer Credit and General Insurance) of Group 1 Automotive UK Limited, who are authorised and regulated by the Financial Conduct Authority. Their FCA Number is 671390.

Our business is permitted to arrange finance contracts and is also permitted to provide information, advise on and arrange the sale of general insurance products.

You can check this on the FCA Register by visiting the www.fca.org.uk/register or by contacting the FCA directly on 0800 111 6768.

Products and Service

Finance:

As a licensed credit broker we can introduce you to a limited number of lenders (a list is available on 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.

We are not Independent Financial Advisers and so are unable to provide you with independent financial advice.

There are also other sources of finance which you may wish to investigate.

There is no fee for this service. We may receive a payment (s) or other benefits from finance providers should you decide to enter into a finance agreement with them via us.

Insurance:

We offer a range of insurance products from a limited number of insurers as follows:

- Asset Protection Insurance – AmTrust Europe
- Lease Rental Insurance - AmTrust Europe

We will provide advice and make a recommendation for you after we have assessed your needs for the products listed above.

We will not provide advice, but may make an introduction for our drive away free Motor Insurance to the insurer which is Allianz Insurance Plc

The purchase of these insurance products is entirely optional. We do not charge you any fees for this service.

What to do if you have a complaint

We aim to ensure that all of our customers are happy with the services we provide and their product purchase. If however you have any cause to make a complaint you should contact us either in writing or by telephone.

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

In writing Daniel McHenry, Chandlers Brighton, Victoria Road, Brighton, East Sussex, BN41 1YH

By phone 01273 423312

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

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. **Please note – the FSCS only covers General Insurance Mediation, not Consumer Credit.**

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.

Data Protection

Your personal data is held in accordance with the Data Protection Act 1988. Some or all of your data that you supply to us in connection with your finance or insurance proposal will be passed to insurers and other companies in order to operate your contract (for example underwriting, premium collection, claims handling). We will pass your details to our partners in order to offer some forms of finance or insurance. Please let us know if you do not want to be contacted in connection with insurance.