

Treating Customers Fairly Policy

Treating customers fairly is the key infrastructure Express Vehicle Contracts. We are committed to ensuring our customers receive the very best service and the upmost integrity with treating them in the fairest possible manner.

Treating Customers Fairly is one of the principles set out by the Financial Conduct Authority (the independent regulator of financial services). Treating Customers Fairly is distilled in our team through their training and we are proud to confirm this principle is crucial to how we carry out business every day.

Please see the Financial Conduct Authorities guidelines that we follow below, as a fully licensed broker:

Outcome One

Customers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture.

Outcome Two

Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and re targeted accordingly.

Outcome Three

Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

Outcome Four

Where consumers receive advice, the advice is suitable and takes account of their circumstances.

Outcome Five

Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

Outcome Six

Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

How we use the Outcomes of Treating Customers Fairly day to day:

1. We continually aim to understand the needs of our clients. At Express Vehicle Contracts our clientele varies so getting to know our clients is a must.
2. We ensure that the marketing of our products is appropriately targeted, clear not misleading and highlights the risks/conditions as well as they key features/benefits of a product.
3. We make certain our clients understand the risks associated with our services at the outset of an instruction.
4. We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
5. We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
6. Any advice provided will be appropriate and consider the clients individual needs and circumstances.
7. We take our clients privacy seriously and ensure that our staff are aware of and follow rules in relation to data protection to ensure that clients details are kept secure and confidential. Please see our Privacy Policy for further information.
8. We put our clients' needs and requirements first when any internal targets.
9. Express Vehicle Contracts' staff have various training throughout the year, from various sources to ensure they are leading by example and promoting an ethical approach to decision making.
10. We take any complaint seriously and will deal with any complaints promptly and make improvements to our operations where required.

Staff Incentives

We ensure that any incentives for our sales team are designed to meet our clients' needs with TCF (treating customers fairly) at the heart of them.

1. Our sales team are rewarded after the vehicle has been delivered, rather than at the point of order.
2. Our sales team are not incentivised to sell one product over another.
3. Our sales team are not incentivised to offer the services of one lender over another.

Express Vehicle Contracts is a trading name of National Fleet Services Limited. We are a credit broker and not a lender, we are authorised and regulated by the Financial Conduct Authority. We may receive a commission and/or other benefits. The commission we are paid may vary from funder to funder and from offer to offer. We will refer you to a finance provider from our funding panel for credit approval. Images are for illustration purposes only. This does not constitute an offer. All offers are subject to change at any time, you must be 18 or over and finance is subject to status. Please note all of our documents are sent out electronically, and all of our calls are recorded for training and security purposes. Any prices quoted are subject to changes in law, regulation, tax or duty beyond our reasonable control. E&OE.

BVRLA Registration Number: 1463 Financial Services Register Number: 680691 | Company Registration Number: 3247145 | ICO Registration Number: Z5088418 VAT Registration Number: 695548379 Registered Office: 15 Aston Court, George Road, Bromsgrove Technology Park, B60 3AL. E&OE

Version Date: 15/01/2024 – Kayleigh Mangan