

Retail Renault Group

Renault Retail Group UK Limited

This document provides information about us, the finance products we offer, the services we will provide, what we charge for our services, who regulates us, what to do if you have a complaint and details about the Financial Services Compensation Scheme.

Renault Retail Group UK Limited is authorised and regulated by the Financial Conduct Authority. Our firm reference number (FRN) is 311797. Full details of the regulated activities we are permitted to carry out can be found on the Financial Services Register (register.fca.org.uk).

Renault Retail Group UK Limited is a credit broker and not a lender.

Treating Customers Fairly

Our business is committed to treating our customers fairly and ensuring our products and services are suitable for their needs. Treating Customers Fairly (TCF) is a core part of our culture and philosophy and you can review our commitment to it by asking for a copy of our TCF policy statement.

1. Our credit broking services

Renault Retail Group UK Limited is able to offer you credit broking services to help finance the purchase of your new or used motor vehicle, along with other ancillary products and services through our commercial arrangements with a select number of lenders. If we arrange finance for you, we will receive a commission, fee or other financial consideration from the lender for doing so. Our income may vary from lender to lender depending on the contractual and commission arrangements that we have in place.

In assessing your requirements, we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your needs. It is important that you provide us with accurate and relevant information.

Affordability

You should assess the monthly payments you are required to make throughout the agreement and ensure you are able to meet these obligations and other obligations you already have without suffering undue hardship. If you are aware of any future events that will affect your ability to meet these payments, you should ensure the provider is informed immediately.

Your credit rating could be adversely affected if you do not make payments when due which could make it harder or more expensive for you to access finance facilities in the future.

2. Commission disclosure

If you are an individual, sole trader or small partnership and we are arranging a consumer credit agreement or a consumer hire agreement for you which is regulated under the Consumer Credit Act 1974, you have a right to ask us to disclose the income that we will receive for arranging finance for you. If you make such a request, we will disclose the amount to you without delay.

You can make a disclosure request at any time by contacting the dealership either by phone, email, in writing or in person. (If you are at the dealership, please speak with your Sales Executive)

Renault Retail Group UK Ltd. - Head Office, Staples Corner, North Circular Road, Brent Cross, London NW2 1LY
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Retail Renault Group

We will automatically disclose our income to you if we believe the income, we will earn on your transaction may materially impact your transactional decision.

3. Commission arrangements

We have different commission arrangements in place with each of our lenders. The income that we earn may be a fixed fee or a fixed percentage of the amount borrowed. Our income does not usually vary according to the type of financial product you choose or the term of your finance agreement but, if it did, we would disclose the different income earned from each product type and/or the different terms.

Our commission arrangements with our lenders have been negotiated and agreed in advance. We do not have any discretion to negotiate or adjust your interest rate, APR or any other item included in the total charge for credit.

The interest rate and/or APR offered to you may vary according to the age of the vehicle you purchase.

4. Important information about our finance process

We do not offer financial advice and we do not make recommendations on any financial product. We operate a non-advised sales process. Please read all terms and conditions carefully in order to decide whether what is being offered is suitable and meets your needs.

We are not independent as we have contractual relationships with a limited number of lenders. We operate a controlled vertical finance process which includes the brand finance provider (Mobilize Financial Service) and DSG Financial Services.

You may be able to obtain funding for your purchase from other providers and you are encouraged to seek alternative quotations and details of their products by researching on the high street, in the media and online.

We do not conduct a market appraisal and we do not choose from a panel of lenders.

What to do if you have a Complaint

If you wish to register a complaint, you can contact us at:

In writing: Renault Retail Group Head Office, Staples Corner, North Circular Road, Brent Cross, London NW2 1LY or, please contact the branch General Manager of the dealership.

By Phone: Head Office 0208 276 2000

By email: contact your Renault/Dacia dealership online at www.retailgroup.co.uk

If you would like to know how we handle complaints, please ask for a copy of our complaints handling process. If you can't resolve a complaint with us, you may be able to refer it to the Financial Ombudsman Service whose contact details are set out below:

In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

By telephone: [0800 0234567](tel:08000234567)

By email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

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