

### Who are we?

Baytree Cars Limited, a dealership acting as a credit broker in arranging finance for vehicle transactions with insured product offerings. We also operate under the following trading styles: Baytree Prestige & Performance. Our registered office address is Burnden House, 31 Chequers Lane, Derby DE21 6AW. Registered in England. Company registration no. 06023704. Telephone: 01332 345987 Email: [info@baytreecars.com](mailto:info@baytreecars.com)

### Are we authorised to arrange finance and insurance for you?

Baytree Cars Limited t/a Baytree Prestige and Performance is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 734174. Baytree Cars Limited t/a Baytree Prestige and Performance is an Appointed Representative of AutoProtect (MBI) Limited for insurance distribution purposes. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority (FRN) 312143. Our FCA permitted business is arranging general insurance and finance contracts. You can check this on the FCA Register by visiting website [www.fca.org.uk](http://www.fca.org.uk).

### Whose products do we offer?

We can introduce you (whether direct or through a specialist credit broker) to a limited number of finance companies ("funders") who may be able to finance your transaction. There are other funders to which we cannot introduce you which may also be able to offer you finance. We will provide you with information and explanations about the finance products that may be available to you and, where we recommend a product to you, we will ensure that this is based on the information you give us about your needs and circumstances so that it is suitable for you. Finance is arranged subject to status and terms and conditions. We cannot guarantee that we will be able to secure finance for you. We are not independent financial advisers and so are unable to provide you with independent financial advice. We are, however, independent of the funders and brokers we work with. We only offer insurance products for: AutoProtect (MBI) Ltd.

### Which services can we provide you with?

We will provide you with information to assist with your funding decision on:

Regulated Credit Agreements: Hire Purchase, Personal Contract Purchase, Lease Purchase

We will advise and make a recommendation for you after we have assessed your needs for:

Regulated Insurance Products: Combined Guaranteed Asset Protection/Return to Invoice (GAP/RTI), Prestige GAP/RTI, SMART Protect (Small Minor Accident Repair Technology, Complete Wheel Insurance

Non-Regulated Products: Ceramic Coat

### Do you have to pay for our service, or do we receive any commission?

You do not have to pay us for our service but a funder or broker we work with may pay us for introducing you to them. Different funders/brokers may pay us different amounts, but it will typically be based on a fixed percentage of the amount borrowed. This percentage may vary according to different factors, for example: the amount of credit; the age or type of vehicle; the type of finance product; or the funder's assessment of the risk of lending. For your reassurance, we are not able to change the interest rate you pay in order to receive more commission from a particular broker or funder. Although rates and commissions may vary between our finance partners, our aim is always to secure finance from them which is appropriate to your circumstances. If we are successful in obtaining an offer of finance for you and you would like to know the amount (or likely amount) we would receive if you decided to go ahead with the agreement and how that amount has been calculated, please contact us using the details above.

We also receive commission as a proportion of premium paid from our insurance provider if you decide to enter into an agreement with them.

### How will we use your information?

We will use your information to obtain quotes from funders and brokers to process finance applications through them and we and/or they may also conduct a search of your record held with one or more credit reference agencies. Credit checks may as a result appear on your credit file lodged by organisations with whom you have not dealt directly. The personal information collected will also be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected you could be refused certain services, finance or employment. Further details of how your information will be used by us, funders and these fraud prevention agencies, and your data rights can be found here <https://www.baytreecars.com/privacy-policy/>. A full data protection notice/privacy policy will be provided to you before we submit any application for finance on your behalf. We are registered as a data controller with the Information Commissioner's Office under registration number Z1247544.

### What can you do if you wish to complain about our services or contact us?

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

- by writing to us at Complaints, Baytree Cars Limited, Burnden House, 31 Chequers Lane, Derby DE21 6AW
- by emailing [info@baytreecars.com](mailto:info@baytreecars.com) or
- by telephoning 01332 345987

If, after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service ("FOS" - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)). Please note that FOS may not be able to deal with complaints from business customers.

### Are we covered by the Financial Services Compensation Scheme?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations for any insurance products you purchase. 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.