

## LYNX GARAGE LTD TCF CHARTER

### *TREATING CUSTOMERS FAIRLY (TCF)*

Lynx Garage Ltd is totally committed to TCF and this principle is embedded throughout our management and operational structure.

The headings below form the foundation for the handling and treatment of our customers.

- All communications are clear, fair and not misleading,
- Where customers receive advice or recommendation it is suitable and takes account of their circumstances,
- All services and products are of an acceptable standard,
- All customers receive adequate information about the policy before they make a decision on whether to take it,
- The importance of reading the written policy summary is drawn to the attention of every customer,
- Significant and unusual exclusions are pointed out to the customer before the conclusion of the contract,
- A statement of price is produced before the conclusion of the contract,
- The claims procedure is explained,
- All documents are presented at the appropriate time,
- Our complaints procedure is clearly visible,
- We do not expect our staff to have a detailed knowledge of the FCA handbook but that they understand how to put the principles into effect in their sales environment,
- We strive to ensure that all sales are consistently compliant with FCA requirements,
- We are committed to regular self-imposed monitoring and auditing of processes and customer safe files,

## **The steps we take to handle complaints**

### **Our commitment to You**

At our Dealership our aim is to provide you with excellent customer service. Occasionally, we may fail to meet your expectations, mistakes can happen, and when they do, we will try to put things right as quickly as possible.

This page tells you about how we deal with any complaints you may have and aims to demonstrate our commitment to customer service.

### **If you have a complaint**

Please contact a member of staff at the Dealership. Your complaint will be taken seriously and we will make every effort to resolve the problem straight away.

To help us deal with your complaint as speedily as possible it would be helpful if you could provide us with your vehicle registration number and details of any insurance purchased at an early stage. Occasionally we may ask you to outline your complaint in writing to ensure we have a thorough understanding of the facts.

### **What happens if your complaint cannot be resolved right away in the Dealership?**

There may be times when we need to carry out further investigations and will not be able to resolve your complaint straight away. If this is the case we will ask you to put your complaint in writing and send it to us at Lynx Garage. Your complaint will be investigated and dealt with in the following way:

#### **By Day 7**

We will try to provide you with a full reply. If this is not possible we will confirm who will be looking into your complaint.

#### **By Day 28**

Your complaint will have been investigated and we will write to you with our response. If your complaint has not been resolved to your satisfaction please contact us and we will arrange for your concerns to be reviewed.

If for any reason we are still unable to provide a full response by this time, we will contact you with an update of the current situation

#### **By Day 56**

In the unlikely event that your complaint has not been resolved at an earlier stage, a senior manager will complete a review and write to you with a final response.

### **If you are still dissatisfied**

If you wish to pursue your complaint further you can contact the Motor Ombudsman Service or the Financial Services Ombudsman Service within six months of your final response.

However, you will need to check that your complaint falls within their terms of references.

The Motor Ombudsman and the Financial Ombudsman Service are there to act as impartial adjudicators and are independent or are responsible to the Financial Conduct Authority and not the Dealership.

You can find out more about the service by contacting:

Either

The Motor Ombudsman Ltd, 71 Great Peter Street, London, SW1P 2BN Telephone 0345 241 3008

Or

The Financial Ombudsman Service are there to act as impartial adjudicator and is responsible to the Financial Services Authority and not the Dealership. You can find out more about the service by contacting:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone 0845 080 1800.

If you have any queries about our complaints process please contact: Lynx Garage Ltd, Sea King Road, Lynx Trading Estate, Yeovil, Somerset, BA20 2NZ

## **TREATING CUSTOMERS FAIRLY**

**OUTCOME 1:** Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate structure.

**OUTCOME 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

**OUTCOME 3:** Consumers are provided with clear information and are kept appropriately informed before, during and after point of sale.

**OUTCOME 4:** Where consumers receive information, the information is suitable and takes into account their circumstances.

**OUTCOME 5:** Consumers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect.

**OUTCOME 6:** Consumers do not face unreasonable post sale or service barriers imposed by outside firms to change product, switch provider, submit a claim or make a complaint.

## **Complaints Handling**

If under the Provision of Service Regulations 2009 you wish to make a complaint you can do so through the following channels:

Telephone: 01935 472001

Web:

Postal Address: Lynx Garage Ltd  
Sea King Road  
Lynx Trading Estate  
Yeovil  
Somerset  
BA20 2NZ