

About our finance & insurance services



Pinetree Car Superstore Limited
Mr Speakers Way
Tonypandy
Rhondda Cynon Taff
CF40 2PS

1. 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.

2. Whose products do we offer?

Pinetree Car Superstore is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendations, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase.

We only offer products from a limited number of Insurers for:

- Combined Guaranteed Asset Protection/Return to Invoice insurance (GAP/RTI) - AutoProtect (MBI) Limited

3. Which service will we provide you with?

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

Credit Agreements – Hire Purchase, Personal Contract Purchase (PCP) Conditional Sale and Personal Loan.

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

Non – Regulated Products - Extended Warranty, Service Plans and Paint & Fabric Protection

4. What will you have to pay us for our Finance and \ or Insurance Services?

No fee

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement or insurance policy.

Lenders will pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amount lenders pay us will not affect the amount you pay under your finance agreement, all of which are set by the lender concerned.

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

5. Who regulates us?

Pinetree Car Superstore Limited is an Appointed Representative of AutoProtect (MBI) Limited which is authorised and regulated by the Financial Conduct Authority for Insurance Mediation. Their Firm Reference Number is 312143.

Pinetree Car Superstore Limited is authorised and regulated by the Financial Conduct Authority for Consumer Credit Activities Firm Reference number 679456. Our FCA permitted business is arranging general insurance and finance contracts. We are a credit broker, not a lender.

You can check this on the FCA Register by visiting the www.fca.org.uk.

6. What to do if you have a complaint

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

in writing Pinetree Car Superstore, Mr Speakers Way, Tonypandy, Mid Glamorgan CF40 2PS
by phone 01639 814844

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at

www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You maybe 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.
