



ServicingPRO



VANS
North West Ltd



LeasingPRO

Treating Customers Fairly & Consumer Duty Policy

About Us

Vans North West Ltd (“the Company”, “we”, “us” or “our”) is authorised and regulated by the Financial Conduct Authority for consumer credit activities and insurance distribution. Our Firm Reference Number is 648909.

We are registered with the Information Commissioner’s Office under registration number ZA073401.

We are a member of the British Vehicle Rental and Leasing Association and adhere to their Code of Conduct.

We operate as a vehicle retailer and may also act as a credit broker (not a lender) where finance is arranged.

Purpose of This Policy

This policy sets out how we ensure the fair treatment of customers in line with the Financial Conduct Authority’s Principles for Business, including Principle 12: Consumer Duty.

Treating Customers Fairly remains central to our culture and is embedded within our approach to Consumer Duty, which requires firms to act to deliver good outcomes for retail customers.

Our Commitment

We are committed to:

Acting honestly, fairly and professionally in the best interests of our customers

Delivering good customer outcomes across all stages of the customer journey

Ensuring all communications are clear, fair and not misleading

Avoiding foreseeable harm to customers

Supporting customers to make informed decisions

Consumer Duty Framework

We apply the four key Consumer Duty outcomes across our business as follows:

Products and Services

We supply vehicles and ensure that they are suitable for the customer’s stated needs and intended use.

Where finance is required, we introduce customers to a carefully selected panel of lenders.

We regularly review our products, suppliers and finance partners to ensure continued suitability and quality.

Price and Value

We ensure that customers receive fair value, taking into account the price paid and the service received.

Vehicle pricing is transparent and reflects market conditions, vehicle condition and specification.

All fees, including documentation, cancellation and administration fees, are clearly explained before a customer



Vans North West Ltd, our trading and registered address is Haydock Lane, Haydock Industrial Estate, St. Helens, Merseyside, WA11 9UY.

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proceeds.

Where finance is arranged, we may receive commission; however, commission structures are monitored to ensure they do not result in customer harm.

Customers have the right to request information about any commission we receive.

Consumer Understanding

We provide information that is clear, concise and easy to understand.

Information is provided at the appropriate stage of the customer journey so customers can make informed decisions.

We ensure customers are made aware of key features, costs, risks and obligations relating to both vehicle purchase and any associated finance.

Consumer Support

We provide accessible and responsive support throughout the customer journey.

Customers can contact us easily to ask questions, request updates or make changes where appropriate.

We make it straightforward for customers to raise concerns or complaints.

We do not impose unreasonable barriers to cancelling orders, making complaints or accessing support.

Vulnerable Customers

We recognise that some customers may be in vulnerable circumstances and may require additional support.

Our approach includes:

Training staff to identify indicators of vulnerability, such as financial difficulty, health issues or significant life events

Adapting our communication to meet individual customer needs

Allowing additional time for decision making where required

Providing clear and supportive explanations to ensure understanding

Treating all customers with sensitivity, care and respect

Delivering Fair Customer Outcomes

We deliver fair outcomes by:

Training staff to maintain high standards of customer service

Ensuring all financial promotions and marketing are clear, fair and not misleading

Taking time to understand customer needs and circumstances

Providing appropriate and timely information



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Monitoring customer interactions and outcomes

Complaints Handling

We aim to provide a high standard of service at all times, however if you are dissatisfied with any aspect of our service, we encourage you to contact us.

Complaints are handled promptly, fairly and consistently.

We aim to acknowledge complaints promptly and resolve them as quickly as possible.

We carry out root cause analysis where appropriate and use complaints as an opportunity to improve our services. Customers may have the right to refer complaints to the Financial Ombudsman Service where applicable.

Monitoring, Management Information and Governance

We monitor our performance to ensure we are delivering good customer outcomes. This includes reviewing:

- Complaint volumes and trends
- Customer feedback and satisfaction
- Conversion rates and customer drop-off points
- Product and lender performance
- Outcomes for vulnerable customers

Senior management is responsible for overseeing compliance with Consumer Duty and Treating Customers Fairly requirements.

This policy is reviewed at least annually or sooner where regulatory changes occur.

Training and Culture

All staff receive appropriate training on Treating Customers Fairly and Consumer Duty principles.

We promote a customer-first culture where staff are encouraged to act in the best interests of customers.

Employees are encouraged to escalate any concerns where customer outcomes may be at risk.

Continuous Improvement

We are committed to continually improving our processes, products and services by:

- Reviewing customer feedback and complaints
- Updating policies in line with regulatory changes
- Enhancing staff training and awareness
- Ensuring ongoing alignment with FCA and BVRLA expectations



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Policy Review

This policy is reviewed annually and approved by senior management.



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