



Putting our customers above all else since 1909.

**Marshall**

# WHY YOU SHOULD ENGAGE WITH THIS INFORMATION?

## 8 VERY GOOD REASONS

<b>WHO</b>	It explains who we are
<b>WHAT</b>	It explains what services we offer
<b>LIMITS</b>	It explains the limits and scope of our services
<b>INFORMATION</b>	It provides key information about our products
<b>EXCLUSIONS</b>	It highlights the limitations & exclusions of our insurance products
<b>RISKS</b>	It highlights the risks & characteristics of each financial product
<b>SUITABILITY</b>	It helps you decide whether any of our products are suitable for you
<b>PRIVACY NOTICE</b>	It confirms how you can access our Privacy Notice



Marshall Motor Group has a Privacy Notice which is available on the home page of its website [www.marshall.co.uk](http://www.marshall.co.uk).

The Privacy Notice explains:

- What personal information we will collect from you
- Why we collect it
- How we will use your personal data
- Which third parties we may share your data with
- What your data rights are and how to exercise them

During the course of our discussions and as part of our process, we will collect your marketing preferences.

This will enable us to stay in touch.

We will respect both your personal data and your marketing preferences.



# Cosmetic Repair Insurance



- ✓ Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess
- ✓ Cosmetic Repair Insurance offers restoration of minor cosmetic damage including dents, scratches and scuffs (Incl. Bumper) that are up to 30cm in diameter and 3mm in depth. Chips up to 1.5cm in diameter and 3mm in depth will also be fixed
- ✓ You can make upto 18 claims over 3 years of cover - with no excess to pay
- ✓ Repairs by a nationwide network of approved repairers can be completed at a location of your choice
- ✓ Most repairs completed within 2 hours and the work can be arranged using our simple and easy to use QR code process
- ✓ Horizontal flat surfaces, roofs, bonnets and saloon boot lids are covered. However, this is only where a cosmetic repair / touch in is deemed technically possible by the repairer



Reliable cover  
you can trust

## Make quick and easy claims via the claims portal QR Code

Forget about filling in forms or waiting on the phone, it couldn't be easier to book your mobile repair - simply use the claims portal QR code! simply pick a time and location to suit your schedule and the repairer will come to you.

- Simple 1-2-3 step process
- Takes only 5 minutes
- Choose and book your repair date on your smartphone



Watch our 2 minute  
video to see how  
the product works

This insurance product is offered by Car Care Plan - Marshall Motor Group is an ancillary insurance intermediary

# Marshall Cosmetic Repair Insurance

## Insurance Product Information Document

**Company:** Car Care Plan Limited

**Product:** Cosmetic Repair Insurance

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

## Cosmetic Repair Insurance



This document contains some important facts about Marshall Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



### What is insured?

✓ Provided:

- You are the registered owner and keeper of the vehicle;
- You are a resident in England, Scotland, Northern Ireland, Wales or the Channel Islands; and
- Your vehicle is ten years or under and has covered less than 100,000 miles at the start date of the policy.

Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.

✓ Minor cosmetic damage means:

- A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth.
- A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 30cm in length or 3mm in depth.

In the case of multiple damages being caused by the same incident, the total end to end size of the furthestmost points of the combined damaged area must also be no larger than 30cm in diameter or 3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

✓ In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £250 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.



### What is not insured?

This insurance will not cover Minor Cosmetic Damage:

- ✗ That cannot be defined as a Light Scratch, Chip, Scuffed Bumper or Minor Dent or any Minor Cosmetic Damage where a Cosmetic Repair is not technically possible.
- ✗ To horizontal flat surfaces, roofs, bonnets and boot tops where the Repairer deems it not possible to achieve a satisfactory finish using Cosmetic Repair or Touch-in Repair techniques.
- ✗ To paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes.
- ✗ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated.
- ✗ Caused by hail, rust, pitting or paintwork discolouration.
- ✗ That requires replacement of any body panel or part of a panel.
- ✗ Reported to the administrator more than 30 days after the Incident;
- ✗ For any claim where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle.



## Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
36-month policy	18 claims

This policy does not cover the following:

! Where the vehicle is named on a contract hire or lease agreement (but not including personal contract hire), used for commercial travel (but not where it is insured under class 1 or 2 business use), or is a light commercial vehicle, emergency vehicle, delivery vehicle, panel van or vehicle exceeding 3500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade.

! A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.

## Where am I covered?

- ✓ To purchase this cover, you must be a resident in:
  - The United Kingdom excluding the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides); or
  - The Channel Islands or the Isle of Man. Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).

## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

- **If you need to make a claim:** Claims must be reported to the administrator within 30 days of damage occurring. Our dedicated repair portal is the best way for you to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8187.



## When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate. The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



## How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8187 and you will receive a pro-rata refund (subject to a cancellation fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.

*\* You will be provided with a copy of this Insurance Product Information Document providing you are eligible for this product. You may receive this by email or be provided with a paper based copy depending on your preference.*

# Alloy Wheel Repair Insurance



Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage

- ✓ You can make 18 claims over 3 years of cover - with no excess to pay
- ✓ Not only helps to keep your vehicle in great condition, it helps protect the value of your car when you come to part-exchange
- ✓ Repairs by a nationwide network of approved repairers can be completed at a location of your choice
- ✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair cannot be carried out, then the policy provides a contribution towards a lathe skim repair or a replacement alloy wheel
- ✓ Claims can be made through our simple and easy QR Claims process



Reliable cover  
you can trust

## Hassle free, convenient repairs that come to you

The insurer's approved network of fully trained and experienced Mobile Repair Technicians will come to you to carry out a quality repair, all at the convenience of your own home. Repairs only take about an hour per wheel and you can drive your car straight after.



Watch our 2 minute video to see how the product works

This insurance product is offered by Car Care Plan - Marshall Motor Group is an ancillary insurance intermediary

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# Alloy Wheel Repair Insurance

## Insurance Product Information Document

**Company:** Car Care Plan Limited

**Product:** Alloy Wheel Repair Insurance

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

Alloy Wheel Repair Insurance



This document contains some important facts about Marshall Alloy Wheel Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



### What is insured?

✓ Provided your vehicle:

- Is ten years or under and has covered less than 100,000 miles at the start date of the policy.

Then during the period of insurance, we will pay for the cost of repairs resulting from accidental or malicious damage which has occurred to your alloy wheels up to the claim limit shown in the Validation Certificate.

✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy provides two options:

- 1) If the damage to the alloy wheel is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £125 including VAT towards allowing you to have this repaired locally at your choice.
- 2) If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the alloy wheel.

Both options will count as 1 claim under your policy.



### What is not insured?

- ✗ Alloy wheels that are aftermarket fitment or not of the original specification for the vehicle.
- ✗ General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or cracked or buckled wheels.
- ✗ Theft of the alloy wheel(s).
- ✗ Damage present on an alloy wheel prior to the commencement of the policy.
- ✗ Alloy wheel(s) of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered alloy wheel).
- ✗ Damage caused by driving the vehicle while the tyre is deflated; or a replacement tyre being fitted to the alloy wheel.
- ✗ Any claim which is the subject of fraud, false actions or dishonesty; where the loss is covered by any other insurance; or where it is discovered that the policy was purchased more than 30 days following the original purchase date of the vehicle.





## Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
36-month policy	18 claims

This policy does not cover the following:

- ! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is covered under motor insurance Business Use Class 3, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle;
- ! Failure of the Approved Repairer to match the cosmetic finish of any other alloy wheels on your vehicle.

## Where am I covered?

- ✓ To purchase this cover, you must be a resident in:
  - The United Kingdom excluding the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides); or
  - The Channel Islands or the Isle of Man.
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).

## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

- **If you need to make a claim:** Claims must be reported to the administrator within 30 days of damage occurring. Our dedicated repair portal is the best way to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8129.



## When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate. The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The alloy wheels are modified following purchase of your vehicle; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



## How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8129 and you will receive a pro-rata refund (subject to a cancellation fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.

*\* You will be provided with a copy of this Insurance Product Information Document providing you are eligible for this product. You may receive this by email or be provided with a paper based copy depending on your preference.*

# Tyre Insurance



The policy will refund the cost to repair or replace tyres that have suffered accidental or malicious damage, or even just a simple puncture

- ✓ Cover is for up to five claims over 3 years on a like for like basis
- ✓ At the time of claim the tyre(s) must have a minimum of 1.6mm of tread
- ✓ Any malicious damage will need a valid and substantiated crime reference number



**Reliable cover  
you can trust**

## How will Tyre Insurance benefit me?

- ✓ Quality assured through Defaqto 5 star rating
- ✓ No need to be without your car for days
- ✓ No excess to pay

Watch our 2 minute video to see how the product works



This insurance product is offered by Car Care Plan - Marshall Motor Group is an ancillary insurance intermediary

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This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Marshall Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

## What is this type of insurance?

Tyre Insurance is designed to protect against the unforeseen costs of having to replace or repair the tyres on your vehicle, as a result of accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



### What is insured?

- ✓ Provided your vehicle is ten years old or under and it has covered less than 100,000 miles at the start date of the policy, then during the period of insurance, we will cover up to five tyres fitted to your vehicle, which require repair or replacement as a result of damage up to the claim limit shown in the Validation Certificate.
- ✓ Damage means:
  - the sudden and unforeseen deflation of a tyre arising from accidental damage to the tyre itself;
  - or malicious damage to the tyre or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.



### What is not insured?

- ✗ Any claim where at the time of damage the tyre tread depth is less than 1.6mm across any tread area of the tyre.
- ✗ Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- ✗ Theft of the tyre(s).
- ✗ Tyre(s) which are not 'E' Marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s).
- ✗ Where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle.



## Are there any restrictions on cover?

! The following claim limits apply depending on which policy type and claim amount is chosen.

Policy Type	Maximum claim amount per tyre
Standard tyres	Either £100, £150, £300 or £500 including VAT
Run-flat tyres	£500 including VAT

This policy does not cover the following:

! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle.

## Where am I covered?

- ✓ To purchase this cover, you must be a resident in:
  - The United Kingdom excluding the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides); or
  - The Channel Islands or the Isle of Man.

## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you need to make a claim: Report your claim within seven days of the damage occurring and according to the following procedure:

1) contact the administrator's claims department on 0344 573 8005

2) for claims authorisation the repairer must: advise us of your policy number and vehicle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised repair/replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage.

- In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before they are driven on again.



## When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



## How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days and up to the expiry date of your policy, please contact the administrator on 0344 573 8005 and you will receive a pro-rata refund (subject to an administration fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.

*\* You will be provided with a copy of this Insurance Product Information Document providing you are eligible for this product. You may receive this by email or be provided with a paper based copy depending on your preference.*



## NEXT GENERATION CAR CARE

A technologically advanced car protection system, now with **CeraFuse** technology. Lifeshine paintwork protection is our latest and most advanced formula, fusing reactive silicone polymers to the paintwork to create a durable ceramic infused barrier for a lifetime of flawless shine and superior protection.

- Gives your paintwork unrivalled protection against the initial damaging effects of car washes, bird lime, tree sap, grime and the worst the weather can inflict
- Helps to lock in a deep glossy finish that's easier to clean, keeping your new vehicle looking good for longer
- Protects fabric and leather upholstery from marks and unsightly stains
- Protects glass to give improved wet weather visibility
- There is no need for monthly conservers or annual inspections and the molecular bond is hand wash, car wash and body shop friendly
- Protects your investment by maximising your vehicles re-sale value



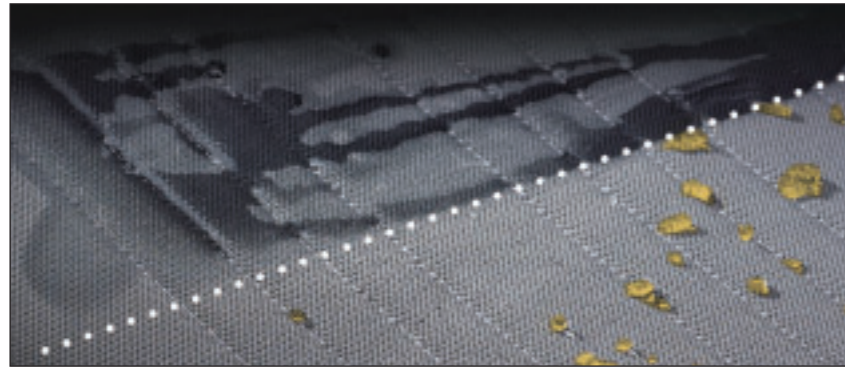
Watch our 1 minute video to see how the product works



Terms and Conditions apply

**CONTINUE >**

### STAGE ONE VEHICLE INTERIOR



1. Create a stain and water-resistant barrier for fabric, alcantara and leather upholsteries, footwells, carpets, mats and boot area.
2. Protect against unforeseen accidents like spills, sticky fingers, muddy paws and more.
3. Protect your vehicle's interior with an easy to clean treatment that can restore surfaces in a single wipe.

### STAGE TWO VEHICLE EXTERIOR



1. A highly durable ceramic paintwork barrier that provides a flawless shine and superior protection which lasts a lifetime.
2. Protect against UV rays, bird droppings, tree sap, dirt and other environmental hazards.
3. A water-repellent coating that enhances the paintwork and is perfect for new and used vehicles up to 10 years old.

### STAGE THREE VEHICLE GLASS



1. Protect side and rear windows from all external contaminants for an optically clear driving experience.
2. Repel water and other contaminants with this easy to clean, highly durable protective barrier,
3. Improve wet-weather visibility for safer.



# Warranty



- ✓ Covers the majority of major mechanical and electrical components against breakdown or failure
- ✓ Protects against the unexpected costs of replacing parts and the labour to fit them
- ✓ Temporary vehicle replacement whilst warranty repairs take place
- ✓ Only manufacturer specification replacement parts are used
- ✓ No restrictions to the number of claims (up to the value of the vehicle)
- ✓ Recovery of the vehicle and up to 5 passengers back to home or to the original destination included
- ✓ Emergency assistance is included in the event of a simple puncture, through to a road traffic accident
- ✓ Getting you started at home cover is also included
- ✓ No excess to pay
- ✗ General wear and tear is excluded

**Reliable cover  
you can trust**

## Roadside Recovery

Recovery of the vehicle, caravan or trailer and up to 5 passengers back to home or to the original destination.

**Home start included.**

**Providing total peace of mind motoring.**



[Click Here](#)



Terms and conditions apply including exclusions, limitations and claims limit

This product is a Marshall owned product and is not insurance backed



**Watch our 2 minute video to see how the product works**



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## **Our credit broking services**

If we arrange finance for you, we will receive a commission, fee or other financial consideration (our “**income**”) from the lender for doing so.

## **Commission disclosure**

You have the right to ask us to disclose our finance income to you.

## **Commission arrangements**

We have different commission arrangements in place with each of our lenders. The income that we earn is either a fixed fee or a fixed percentage of the amount borrowed. Our commission arrangements with our lenders have been negotiated and agreed in advance. We do not have any discretion to negotiate or adjust your APR, interest rate or any other item included in the total charge for credit.

For further information on finance commission arrangements please see our **Finance Commission Disclosure Statement** which is available on our website [www.marshall.co.uk](http://www.marshall.co.uk) or a copy is available upon request.

**We do not give financial advice and we will not make any personal recommendations to you.  
We operate a non-advised sales process.**



# FINANCE AND HIRE PRODUCTS



The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature

Main characteristics		PCP	HPA/CSA Balloon	HPA/CSA Standard	Fixed Sum Loan	PCH
1	Ownership important	✓1	✓2	✓	✓	✗
2	Excess mileage charge included	✓	✓3	✗	✗	✓
3	Condition charge included	✓	✓	✓	✗	✓
4	Includes Guaranteed Minimum Future Value	✓	✗	✗	✗	✗
5	Voluntary termination rights included	✓4	✓4	✓	✗	✗
6	Right to settle early	✓5	✓5	✓	✓	✗
7	Right to Withdraw	✓	✓	✓	✓	✗
8	One third rule applies	✓	✓	✓	✗	✗
9	Customer owns the vehicle at the start of the agreement	✗	✗	✗	✓	✗6

The information provided here is of general application only and does not constitute financial or legal advice. Please check carefully all the terms and conditions of the contract you are presented with and only sign it if you are happy with both the product and the terms and conditions offered to you.

1	You do have the option of owning the vehicle at the end of the agreement but only by making the final balloon payment (which is optional).	2	If you take out a CSA, you have a contractual obligation to make the final balloon payment at the end of the agreement and then the car will become yours (you are the legal owner). There is no contractual option to return the vehicle and the future value of the vehicle is not guaranteed. On the other hand, if you take out a HPA, you will have an option to purchase the vehicle. If you exercise the option and make the final balloon payment the car will become yours (you are the legal owner).
3	Some agreements with lower monthly payments and a final balloon payment do contain an overall contractual mileage restriction and an excess mileage charge.	4	Assuming the agreement is a Hire Purchase Agreement or a Conditional Sale Agreement then there will be voluntary termination rights ("VT") included. However be aware that VT rights only occur towards the end of the agreement and not half way through.
5	If you settle early under this type of agreement there may be a shortfall between the market value of your vehicle and the settlement sum required by your lender (known as negative equity for which you will be liable).	6	You will never own the vehicle under a PCH.

PCP Personal Contract Purchase

HPA Hire Purchase Agreement

CSA Conditional Sale Agreement

PCH Personal Contract Hire

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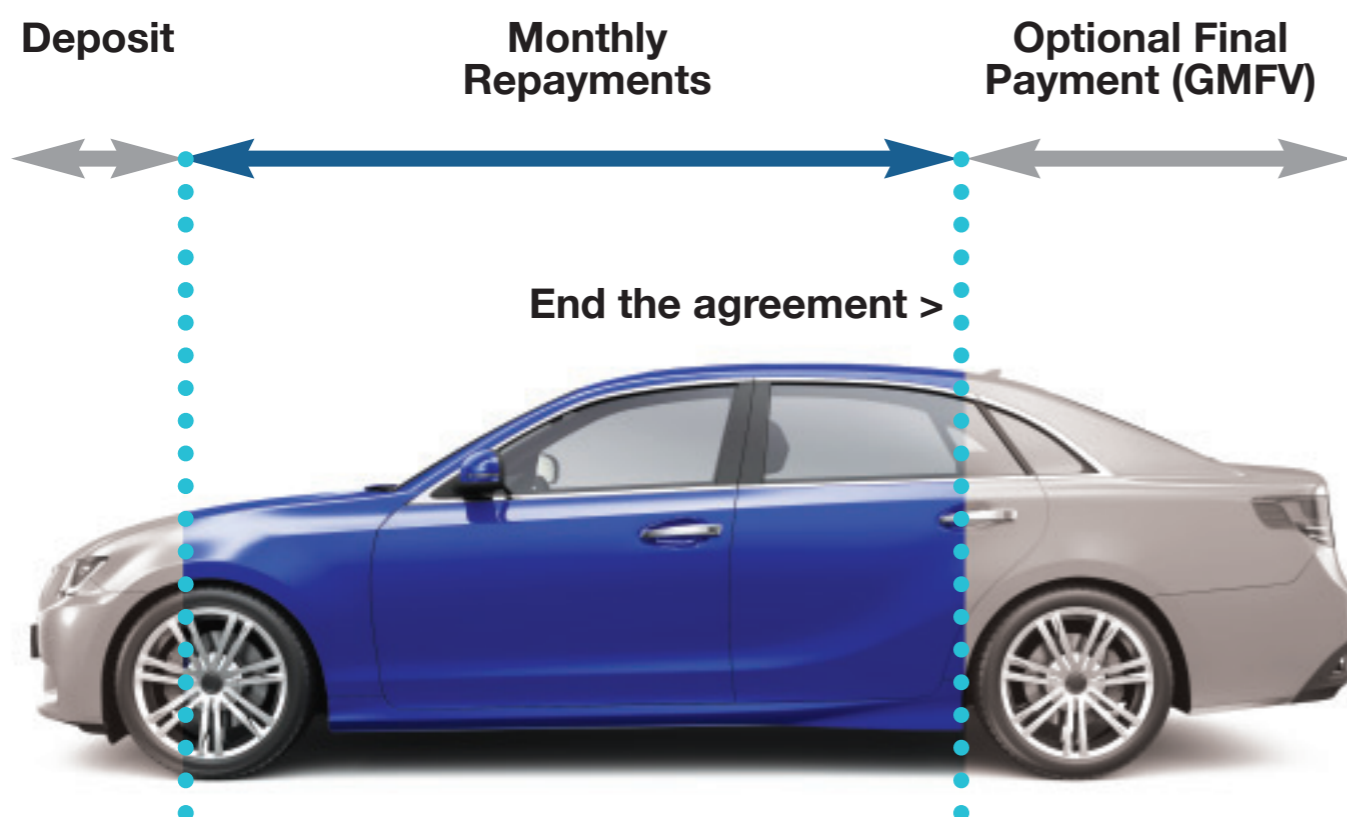
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# Personal Contract Purchase (PCP)



- ✓ You simply choose a deposit you are comfortable with, then a Guaranteed Minimum Future Value (GMFV) is set according to your annual mileage & preferred change cycle.
- ✓ The remaining balance is divided by the term to calculate your monthly payments.
- ✓ The GMFV means you are not only protected against unexpected falls in used car values, your monthly payments will most likely be lower than other forms of funding.
- ✓ You may be able to change your vehicle more frequently, not only helping you to avoid ever increasing running costs, but giving you the option to upgrade or change in line with any changes in your personal circumstances.
- ✓ At the end of the agreement you can choose to either; Retain your car, Return your car, or Buy a NEW one
- ✓ A condition charge will apply if the vehicle is returned with damage (aesthetic, bodywork and/or mechanical)
- ✓ A PCP works best with a small deposit and where annual mileage is easily estimated and unlikely to change



## Simply

- Agree a deposit
  - A Guaranteed Minimum Future Value (GMFV) is then set according to your annual mileage & change cycle
  - The remaining balance is divided by the term to calculate your monthly payments
- THEN At the end of your agreement you can choose to**
- Retain your car - simply pay the GMFV and the car is yours or
  - Return your car - There's nothing more to pay if the car is in good condition and within the agreed mileage or
  - Choose another car - if there is any positive equity above the GMFV you can use this as a contribution towards your next vehicle

# Personal Contract Purchase (PCP)



## Key Features

- A P.C.P. may have a Guaranteed Minimum Future Value (“GMFV”) to protect against the future fall in the market value of the vehicle
- Not all PCPs have a GMFV - some P.C.P.s protect against the possibility of negative equity arising by using a Sales Agency Agreement
- Lower monthly payments with one large balloon payment at the end
- Opportunity to change a vehicle more often and or to have a bigger, better, newer or more economical choice of vehicle
- Potential for lower maintenance costs
- A condition charge will apply if the vehicle is returned with damage (aesthetic, bodywork and/or mechanical)
- There is a direct correlation between the monthly payments and the contractual mileage (the higher the annual mileage the higher the monthly payments will be and vice versa)
- A PCP works best with a small deposit (larger deposits are not advisable)
- A PCP is always actually another type of regulated credit agreement e.g. Hire Purchase, that includes the additional features and benefits of P.C.P. as described

## This product may not be suitable if:

- Your future circumstances may change and this could impact on your agreed contractual mileage
- You are in a position of negative equity (due to being unable to settle a previous finance agreement in full)
- You definitely want to own the vehicle at the end of the agreement and you believe that you will have difficulty funding the balloon payment
- You have definite plans to settle the finance early and/or change your vehicle before the end of the contractual term of the credit agreement (the sooner you intend to settle after commencement the more unsuitable a PCP is for you)
- You want to voluntarily terminate the finance agreement (if voluntary termination rights are included in the agreement) – please note the right to voluntarily terminate a PCP does not occur half way through the agreement
- The lender may apply a pro-rata excess mileage charge on voluntary termination



- Marshall Motor Group Limited is a credit-broker not a lender
- We are unable to give you advice on which financial product is suitable for you as we are not independent financial advisers
- The information that we provide is there to help you decide for yourself whether a Personal Contract Purchase is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature

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# Hire Purchase (HP)



## Key Features

- A classic style of finance agreement with even monthly payments all the way through the agreement, that has stood the test of time
- Simply choose the right car for you, choose a deposit you are comfortable with and then choose term that suits your budget
- We can then arrange your funding simply, easy and hassle free
- Fixed interest rates and fixed monthly payments will allow you to budget with confidence
- There is a small Option to Purchase Fee at the end of the agreement - purchasing the vehicle is therefore technically optional
- The vehicle becomes yours when all payments under the agreement have been made together with the Option to Purchase Fee
- There is usually no condition charge to pay (assuming you do not Voluntary Terminate)
- This financial product does contain the right to Voluntary Terminate (Conditions apply)

## It may not be as suitable

- If you definitely want to own the vehicle at the end of the credit agreement
- If you wish to be able to have a lower monthly payment or different options at the end (see PCP)
- If you have a large deposit to pay
- If you wish to be able to change your vehicle more often
- If you may want to settle the finance agreement early or to voluntary terminate
- If you wish to protect yourself against the unforeseen fall in your vehicles value



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- The information that we provide is there to help you decide for yourself whether a Hire Purchase is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature



## Simply

- Choose the right car for you
- Choose a deposit you are comfortable with
- Choose term that suits your budget

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# Conditional Sale



## Key Features

- A Conditional Sale is similar to Hire Purchase
- Even monthly payments all the way through the agreement
- You can usually select the duration of the agreement that and the deposit payable
- You won't find an Option to Purchase Fee in this agreement purchasing the vehicle is mandatory
- The vehicle becomes yours when the last payment under the agreement has been made – that is the main condition built into the agreement
- This financial product does contain the right to voluntary terminate

## This product may be suitable if:

- You definitely want to own the vehicle at the end of the credit agreement
- You are budget conscious and want to have certainty and control over your payments
- You travel a large number of miles each year
- You have a large deposit to pay
- You may want to settle the finance agreement early
- You may want to voluntary terminate



- Marshall Motor Group Limited is a credit-broker not a lender  
- We are unable to give you advice on which financial product is suitable for you as we are not independent financial advisers  
- The information that we provide is there to help you decide for yourself whether a Conditional Sale is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature



## Simply

- Choose the right car for you
- Choose a deposit you are comfortable with
- Choose term that suits your budget

# Fixed Sum Loan Agreement



## Key Features

- Classic style of finance agreement that has stood the test of time
- You normally see even monthly payments all the way through the agreement but due to the flexibility of this product you can have different payment arrangements
- You can usually select the duration of the agreement and the deposit payable
- You become the legal owner of the vehicle at the outset – title to the car transfers to you immediately upon sale
- If you fail to make repayments under the agreement the finance company can take legal action against you for non-payment but they cannot repossess the vehicle
- This financial product does not contain the right to voluntary terminate
- You benefit from the protection given by section 75 Consumer Credit Act 1974 in that you have a like claim against the finance provider in relation to the quality and condition of the vehicle (something that does not apply if you take out and arrange your own personal loan to pay for the car)

## This product may be suitable if:

- You definitely want to own the vehicle (you will from the beginning)
- You are budget conscious and want to have certainty and control over your payments
- You travel a large number of miles each year
- You have a large deposit to pay
- You may want to settle the finance agreement early
- You don't want or need voluntary termination rights
- You want ultimate flexibility with your finance product
- You want the benefits and assurances provided by section 75 Consumer Credit Act 1974



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- The information that we provide is there to help you decide for yourself whether a Fixed Sum Loan Agreement is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature

# Personal Contract Hire (PCH)



## Key Features

- A type of hire agreement for a defined period of time
- You are not the owner of the vehicle and never will be
- There is no legal right to purchase the vehicle at the end of the hire term
- The vehicle must be returned to the hire company at the end of the agreement
- There are even monthly payments all the way through the agreement
- You may see VAT added to the monthly payments
- If you fail to make repayments under the agreement the hire company will take legal action against you for non-payment and they can repossess the vehicle as it belongs to them
- This product does not contain the right to voluntary terminate
- You cannot settle the agreement early
- If you want to exit the agreement before the end of the contractual hire period, you will have to make all the future monthly payments owing under the hire agreement so this could be expensive
- An excess mileage charge and condition charge will be included in the agreement
- You will be responsible for keeping the vehicle in good condition throughout the agreement and upon return

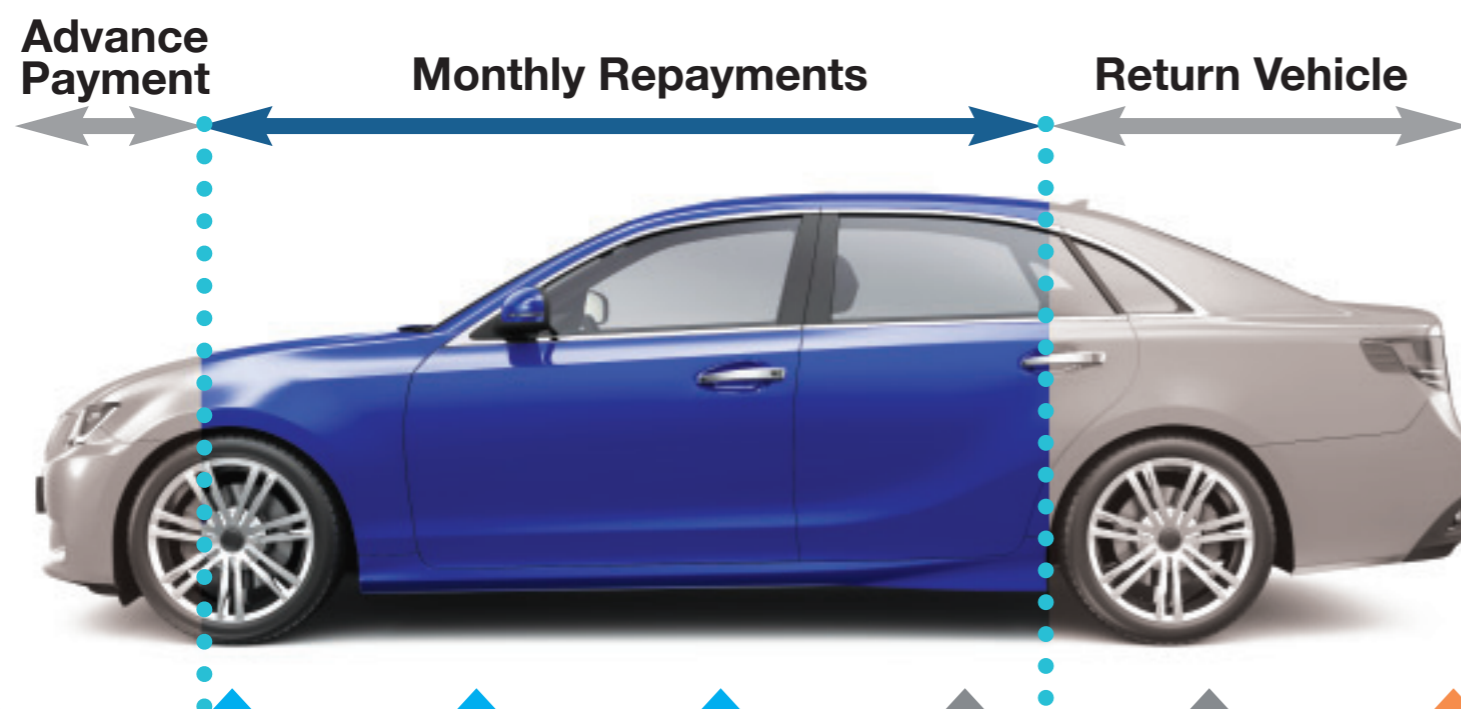
## This product may be suitable if:

- You are budget conscious and the monthly payment under the agreement is a very important consideration for you
- You definitely do not want to own the vehicle
- You want to have certainty over your future payments
- You are comfortable with the inclusion of an excess mileage charge
- You don't want to exit the agreement early
- You don't need any flexibility



- Marshall Motor Group Limited is a credit-broker not a lender
- We are unable to give you advice on which financial product is suitable for you as we are not independent financial advisers
- The information that we provide is there to help you decide for yourself whether a Personal Contract Hire is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature



## Simply

- Choose an advance payment you are comfortable with
- A monthly payment is then set according to your annual mileage & change cycle
- The remaining balance is divided by the term to calculate your monthly payments
- Then at the end of your agreement you simply hand the vehicle back with nothing else to pay as long as the vehicle is in good condition and within the agreed mileage.

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## Finance

### Credit-broker

- Marshall Motor Group Limited is a credit-broker not a lender

### We do not give advice

- We are unable to give you advice on whether a financial product is suitable for you as we are not independent financial advisers

### Eligibility

- We only check your eligibility for finance

### Suitability

- The information that we provide is designed to help you decide for yourself whether the financial product offered is suitable based on your needs and requirements and to help you understand the risks and consequences of entering into a particular finance agreement

### Credit documentation

- Please read all credit documentation provided to you carefully and only sign the agreement once you are satisfied with the terms and conditions offered

### Right to Withdraw

- You have the statutory Right to Withdraw from a regulated credit agreement within 14 days – see the credit documentation provided for further information

### Voluntary termination rights

- Not all credit agreements contain voluntary termination rights – if this right is important to you then please check that this right is included in your contract

### Finance Commission

- Marshall Motor Group may receive a commission from the lender for arranging finance. If you would like us to disclose the amount of commission to you then please ask

### Legal owner

- For most credit agreements you will not become the legal owner of the vehicle until the finance and any associated fees and charges have been paid in full

### Comprehensive motor insurance

- You must insure the vehicle with a valid policy of comprehensive motor insurance at all times otherwise you will be in breach of contract with your lender

### Out of the UK

- You must not take the vehicle out of the UK without the lender's express permission so if you have any plans to move away from the UK either permanently or for an extended period then you must let us know prior to sale