



Treating Customers Fairly Policy:

We value our customers and treat them fairly by providing a professional service and sell them products that fit their needs.

We have embedded treating customers fairly principles within our business and our service.

Our Business

1. Our business operations are driven by the current and potential needs of our customers
2. We consider the impact of any changes to our business on our customers
3. Payments to our employees support the sale of appropriate products and services
4. Our employees receive regular training on treating customers fairly
5. We always strive to achieve the best outcome for our customers taking into account the various elements within car leasing

Our Service

- We explain key attributes of products and make sure that our documentation and advertising is clear, easy to understand and not misleading
- We design our marketing campaigns and literature so that key messages are clear, balanced and useful for our target customer segments
- We regularly review our sales activity to ensure that we are selling products and services that meet the needs of our customers
- Where a customer complains about our service we treat their complaint seriously and positively. Our responses are clear and easy to understand
- We use data to monitor and improve our customer service

CVM's principals in treating customers fairly:

- **Outcome 1:** Consumers can be confident that when they are dealing with CVM the fair treatment of customers is central to the corporate culture.
- **Outcome 2:** Products and services marketed and sold at CVM 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 the point of sale.
- **Outcome 4:** Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- **Outcome 5:** Consumers are provided with products that perform as CVM has led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
- **Outcome 6:** Consumers do not face unreasonable post-sale barriers imposed by CVM to change product, switch provider, submit a claim or make a complaint (Complete Vehicle Management Limited have a robust complaints procedure details of which can be downloaded from our website).