



## Consumer Duty Document

### Home Counties Vehicle Consultants

#### Introduction to Consumer Duty

Consumer Duty is a regulatory framework established by the Financial Conduct Authority (FCA) to ensure that businesses prioritise the needs and interests of consumers in their operations. It mandates that firms deliver fair value and positive outcomes for their clients, focusing on treating customers fairly and transparently.

#### Our Commitment to Consumer Duty

At Home Counties Vehicle Consultants, we are dedicated to adhering to the principles of Consumer Duty and ensuring that our services align with regulatory standards. Our commitment to Consumer Duty includes the following:

##### 1. Transparency and Fairness:

- We provide clear and accurate information about our services and fees to ensure that clients understand the scope of what we offer.
- Our communication is transparent, and we ensure that clients are well-informed about the processes involved in listing, selling, and managing their vehicles.

##### 2. Client-Centric Approach:

- We prioritise the needs and interests of our clients by offering tailored services that address their specific requirements.
- Our focus is on delivering value and achieving positive outcomes for clients, whether they are selling vehicles, managing funds, or seeking complaint support.

##### 3. Compliance with Regulations:

- We follow all relevant regulations and guidelines set out by regulatory bodies, including the FCA, to ensure that our operations are compliant.
- Our services, including dealer support and vehicle purchase dispute resolution, are conducted in accordance with legal and regulatory requirements.

##### 4. Ongoing Review and Improvement:

- We review our sales and operational procedures on an annual basis to ensure continued compliance with Consumer Duty and to identify areas for improvement.

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- Our procedures are evaluated to ensure that they remain effective in delivering fair and positive outcomes for our clients.

## How We Implement Consumer Duty

### 1. Service Delivery:

- Our processes for managing private vehicle listings, handling client funds, and sourcing vehicles are designed to ensure fairness and transparency.
- We provide clients with all necessary information and support throughout their engagement with us.

### 2. Complaint Management:

- We offer dedicated support for managing complaints and disputes, ensuring that client concerns are addressed promptly and effectively.
- Our complaint handling procedures are regularly reviewed and updated to align with best practices and regulatory standards.

### 3. Training and Development:

- Our team undergoes regular training to stay informed about regulatory changes and best practices in consumer protection.
- We ensure that all staff are knowledgeable about Consumer Duty and its application in their roles.

### 4. Annual Reviews:

- We conduct comprehensive reviews of our sales and operational procedures each year to ensure that we are meeting the standards set by Consumer Duty.
- Feedback from clients and performance metrics are used to make improvements and enhance our service delivery.

## Contact Us

For any questions or further information regarding our Consumer Duty practices, please contact us at:

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## **Conclusion**

Home Counties Vehicle Consultants is committed to upholding the principles of Consumer Duty and ensuring that our services deliver fair value and positive outcomes for our clients. Our ongoing efforts to review and enhance our procedures reflect our dedication to maintaining high standards of consumer protection.