

A photograph of a multi-lane highway at night, viewed from the driver's perspective. The road is illuminated by streetlights, and the taillights of cars ahead are visible. The sky is dark, and the overall scene is in motion.

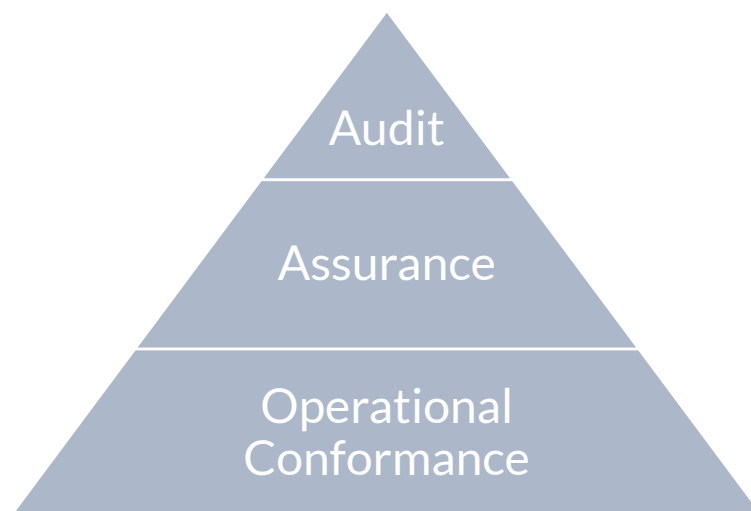
Audit Summary

A.C. CARS (Sussex) Limited
Independent Ford Specialists



Objective

1. **To conduct deal file audits in order to measure operational conformance to business and regulatory process in relation to consumer credit and insurance distribution activity for retail sales from the most recent three months.**
2. **Recommend immediate remedial actions on the identification of regulatory breach or operational conformance failing.**





Appointed Representative Audit Summary & Scores

Dealership ▼	No. of files	Insurance sold	GAP sales	IDD issued	SoDaN timing	Early IPID	ID signatures	SoDaN signed	Prices match	Against rec	Schedule signed	Prescribed info	Signed disclaimer	OK
AC Cars	20	20	9	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	—	100 %

Sales Executives at AC Cars ▼	No. of files	Insurance sold	GAP sales	IDD issued	SoDaN timing	Early IPID	ID signatures	SoDaN signed	Prices match	Against rec	Schedule signed	Prescribed info	Signed disclaimer	OK
Simon Colliver	1	1	1	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	—	100 %
Tim Colliver	11	11	6	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	—	100 %
Tim Saunders	8	8	2	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	—	100 %

Website disclaimer needs updating

A.C. Cars (Sussex) Ltd act as a non-independent credit intermediary for a limited number of lenders and are able to offer a limited number of finance products from these providers. A.C. Cars (Sussex) Ltd is authorised and regulated by the Financial Conduct Authority. A.C. Cars (Sussex) Ltd is an Appointed Representative of Autoprotect MBI Limited for insurance mediation purposes, their Firm Reference number for General Insurance is 312143 and our Firm Reference Number for Consumer Credit is 913718. You can check this on the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0800 1116768 .

AC Cars are a credit intermediary which means we operate as a broker and not a lender. We work with a limited number of providers. Typically, lenders may pay a commission to us for introducing you to them, calculated as a percentage of the amount you borrow. Different lenders may pay different commissions for such introductions and may also provide financial support for our training and marketing. However, any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.



Appointed Representative Audit Summary & Actions

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Appointed Representative Audit Summary & Actions

SYSTEMS & CONTROLS	
Status Disclosure	A C Cars (Sussex) Limited is authorised and regulated by the Financial Conduct Authority for Consumer Credit activities, our Firm Reference Number (FRN) is 913718. A C Cars (Sussex) Limited is an Appointed Representative of AutoProtect (MBI) Limited for Insurance distribution purposes. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority for Firm Reference number is 312143. Our FCA Permitted business is arranging general insurance and finance contracts. You can check this on the FCA Register by visiting www.fca.org.uk
Sales Process	Generic sales process. Autoprocess controlling delivery of regulated documentation.
Training and Competence	No outstanding training.
Remuneration	There are no ladders or accelerator incentives for selling insurance. Each team at each site is paid a percentage off the total F&I pot profit
Complaints	Follows process.
Documentation Review	IDD reviewed and confirmed up to date and correct
Financial Crime	£5000 cash is the usual limit.
FCA Register	FCA Approved Person -. FCA for the sale of general insurance.
Data Protection	Password protected computers, files out of public sight. These are kept away from the main showroom floor. clean desks evidenced. Data Protection No.: ZA023316



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