



What is our Fair Value Assessment Statement?

Our Value Assessment Statement is a regulatory document that we produce every year reviewing our performance, charges, advice and overall service to our client.

What we offer

Active Vehicle Consultants provide vehicle leasing to personal and small business customers throughout the UK. We connect customers with a finance provider to get them a competitive lease for their vehicle.

Our service includes:

- ❖ Helping customers to choose a suitable vehicle that meets their needs and requirements
- ❖ Helping customers to understand the contract hire product used to finance their vehicle so that it meets their needs and requirements
- ❖ Helping customers to select the appropriate contract term, annual mileage and maintenance package to suit their needs
- ❖ Explaining the benefits and risk associated with the funders contract hire products
- ❖ Helping customers secure credit
- ❖ Helping customers with their contract hire documentation
- ❖ Sourcing the vehicle from our network of suppliers
- ❖ Allowing the customer to access discounts on vehicles negotiated using our purchasing power
- ❖ Ensuring customer finds the lowest cost option available to them in the market through our competitive tendering process on our panel of finance providers
- ❖ Access to a dedicated account manager throughout the research and buying process
- ❖ Offering our Customer Services support throughout the life of the contract hire agreement
- ❖ Proactively assisting customers with contract amendments, vehicle collection, contract extension or renewal

Service Limitations

We only offer contract hire products. Our service only offers Personal and Business Contract Hire agreements which are designed to provide our customers with flexibility and affordability. While you won't own the vehicle at the end of the lease, our contracts offer a host of benefits, including lower upfront costs and fixed monthly payments.

Non-Financial Costs

We understand that any new financial commitment can have an impact that extends beyond monetary considerations. Non-financial costs, such as the impact on your time and privacy, should be taken into account.

Regarding your time, searching for a deal, negotiating an agreement, amending a contract, or cancelling an order can all be time consuming. As a broker our aim is to alleviate this burden by providing advice throughout the length of the agreement.

Active Vehicle Consultants Limited
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Registered Office: 242 Tankerton Road, Whitstable, Kent CT5 2AY



We may collect and use your data or purposes such as marketing or improve our service. This may raise privacy concerns, as your data may be share with third parties. However, we alleviate these concerns by ensuring that our use of customer data is limited to fulfilling our service requirements and that marketing literature is only sent with your consent. You can view our privacy policy for more information on how we use your data.

How do we support those with vulnerabilities

Ass of our customer-facing staff are trained to recognise vulnerability in customers and how to support them. Our staff are trained to tailor their approach to meet the customer's needs so that they experience outcomes as good as other customers and receive consistently fair treatment.

We continually gather feedback from our customers so that we can understand their needs. We regularly review the design of our sales and support services to ensure they continue to meet the needs, characteristics and objectives of our target market, including those customers with characteristics of vulnerability. We design our communications to be clear, fair and not misleading and review them regularly. Where we identify actual or potential harm we take action to address this.

We have various ways of monitoring whether we are meeting the needs of vulnerable customers which include assessing the quality of our interactions with customers, reviewing resolutions to complaints, analysing the root cause of every complaint and monitoring key indicators of harm for different customer types.

How we assess value

To ensure we provide excellent value to our customers we assess our pricing and service quality. As we have been in business for our 25 years, we have an established process for our business performance and pricing.

What our value assessment looks like

Our commitment to delivering value in practice is straightforward: we offer competitive pricing backed by personalised, first-class service. Our dedicated Account Managers work closely with customers to ensure their vehicle requirements are met, from selecting the most suitable vehicle to arranging credit and delivery.

All our sales and support staff undergo thorough induction training before interacting with customers, and their competency is signed off by their line manager.

Additionally, all staff must complete mandatory training modules approved by our industry body, the BVRLA, throughout the year. Customer-facing staff attend quarterly compliance training sessions, covering topics such as Consumer Duty, Vulnerability, Conduct and Complaints Handling.

To ensure consistent, high-quality service our management team regularly monitors the performance of our customer-facing staff. Each month, the compliance manager reviews a sample of calls and files to ensure compliance and an excellent customer experience. Our Compliance Manager reports the outcomes to our Board.

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How We Measure our Performance

- ❖ Price and value management information
- ❖ Complaints

As a small business we are able to measure the customer journey. This includes Credit Decline (both by our funders and by our own internal procedures) Cancellations, take up rates (where we measure our competitiveness in the market place) amongst other data. We have a robust complaints procedure, where any expression of dissatisfaction is logged, reviewed and thorough root caused analysis is carried out.

Fees & Charges

We receive a commission for introducing a customer to a funder. It is included in the total price of the monthly rentals paid. We set the commission at a level to ensure our offering is competitive to our customers.

The commission or fees we earn does not influence our decision on who we introduce our client to. The commission we receive is included in the price the customer pays.

We do not charge an administration fee.

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