

Since the Consumer Credit Directive (CCD) regulations governing the sale of finance came into force in Feb 2011, many motor dealers are concerned that 'ambulance chasing' claims companies will try to implicate the dealer for the mis-selling of finance products, i.e. HP/lease purchase/PCP etc, at some time in the future. CCD Tracker™ has been designed specifically for dealers to use as a showroom tool to help protect them against this happening. What's more is that it is **FREE!**

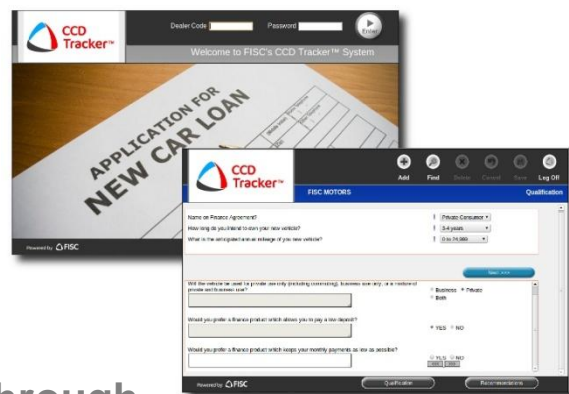


In Summary

- ❖ A web based system that needs nothing more than an internet connection to use
- ❖ A system that is scalable to suit any size of operation from a single dealership to a franchised national group or manufacturer
- ❖ A system that can be bespoke to your business and the products that you sell, managing your entire day-to-day branch CCD sales process
- ❖ A system that can integrate electronically with your dealer showroom system
- ❖ A system that lays down a formal procedure for qualifying exactly what the customer needs; that means more sales of finance
- ❖ A system that secures your ability to prove compliance against the mis-selling of finance
- ❖ A system that not only ensures CCD compliance, but also helps maximise your finance income
- ❖ Links seamlessly with FSA Tracker™

Key Features

- Web-based
- Can link with other showroom systems
- Can be tailored & branded to suit your business
- Configurable qualification questions
- Automated product suitability
- Produces detailed customer CCD pack
- All customer packs and data kept in a secure document file within the system
- Can be used with electronic signature pads
- Links directly to FSA Tracker™
- Online training & support



For a full no obligation online demonstration or to simply talk through your CCD requirements, call us now on 0871 989 9859 or email us at info@fisconline.co.uk

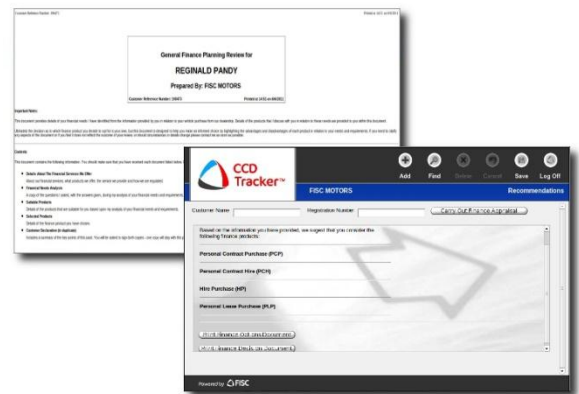
Please Note: This product is only FREE to franchised dealers and large used car supermarkets. We reserve the right to withdraw this offer at any time.

CCD Compliance Made Easy!

- ❖ CCD Tracker™ takes the User and the customer through a logical friendly fact find and suitability process
- ❖ What the customer needs and doesn't need, are laid out clearly and inarguably
- ❖ The qualification questions can be tailored to your business and to your finance product range. The system provides a simple evaluation process, clearly laying out the features and benefits of each suitable product, so the customer can make an informed choice
- ❖ At the end of the process the system prints out a detailed customer pack which contains a record of the complete finance sales process
- ❖ Any questions or disputes that may arise in the future, can be instantly resolved as the information is retrieved by the simple click of a button. Rest in the knowledge that proof of CCD compliance is only ever a click away!

CCD Module Key Features

- ❖ A step by step defined sales track recording:
 - Finance disclosure
 - Finance qualification
 - Automated product suitability
 - Product features & benefits, pro's and con's
- ❖ Prints a full customer pack
- ❖ Can be fully bespoke to your company ID
- ❖ Full product online training and support
- ❖ Ongoing support from our help desk is only ever a phone call away



Examples of what you may have to deal with:

“ At the time my Client purchased the car, he was under the impression that he was receiving independent financial advice from your sales executive and business manager. At the time you discussed finance with him, he was unaware that you were tied to only three finance providers, and as such made the assumption that he was receiving the best advice which we now believe not to be the case.

“ My Client was initially proposed to 'Finance House X' and subsequently not accepted for finance due to an inadequate credit score. Notwithstanding this, and in your full knowledge of this fact, you re-proposed my client to 'Finance House Y' with whom he was subsequently accepted. As my client was previously declined, it was evident that you knew that he may not be able to afford to make repayments. As you were in possession of these facts at the time of purchase, and made no attempt to make any affordability evaluation, my client now feels that he was mis-sold finance and didn't receive best advice.

“ At the time of purchase my Client informed you he normally changes his vehicle every 2 years. Despite being aware of this fact, you still advised and subsequently sold my client a 5 year Hire Purchase product. The provision of this long term product has left my Client in a position of significant negative equity, which as a result means my client is now forced to keep his car for a significantly longer period. As a result of this we believe my Client was poorly advised and subsequently miss-sold to.

“ My client feels mis-sold to because you failed to furnish him with full details of the different finance options available from your organisation at the time of purchase. As the full range of financing options were not quoted and not fully explained to him at the time, my Client now feels that he was not provided with adequate information to enable him to make an informed decision about the choice and suitability of the finance agreement that suited his circumstances.

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