

COMPLIANCE SYSTEM OUTAGE — MANUAL PROCEDURE

IDD (Initial Disclosure Document) & Prescribed Information

Customer in Showroom

Distance Sale

Manually printed copy passed to the customer to read, sign & take away. Copy retained for Dealership file for auditing purposes. When the system outage is resolved, the customer's information is loaded onto the Autoprocess system and an IDD generated. An email link is sent to the customer to open or the signature by-passed with a note referencing the system outage. This starts the deferral period.

Manually printed copy emailed to the customer in a PDF format. Customer requested to print, sign, date and scan a copy back via email. If the customer is unable to print a copy they are required to send an email back acknowledging that they have received, read and understood the IDD/Prescribed information before proceeding to Draft Demands and Needs stage. A copy of the customer's approval email/documents is retained in the customer's deal file. When the system outage is resolved, the customer's information is loaded onto the Autoprocess system and an IDD generated. An email link is sent to the customer to open or the signature is by-passed with a note referencing the system outage. This starts the deferral period.

Draft Demands & Needs

Products can be discussed with the customer at this stage because the customer has had the IDD and prescribed information.

- If the customer wishes to be proposed on finance, a proposal form can be completed. Once affordability, suitability and eligibility questions have been discussed.
- Customer must sign the proposal form to consent to having discussed these questions and to give approval to propose their information to the finance provider. Consent and approval is also written in the comments section on the proposal form along with system outage information.

Products can be discussed with the customer at this stage because the customer has had the IDD and prescribed information.

- If the customer wishes to be proposed on finance, a proposal form can be sent via email or completed over the telephone once affordability, suitability and eligibility questions have been discussed.
- Customer must sign the proposal form to consent to having discussed these questions and to give approval to propose their information to the finance provider. If the customer is unable to print the proposal form to sign, they must reply via email giving approval that they are happy to proceed. Consent and approval is also written in the comments section on the proposal form along with system outage information.

Notes are written in the deal file regarding system outage. As soon as the system is up and running the Demands & Needs are completed and sent to the customer via email or post, if the customer has no email address. Customer is asked to confirm via email that they are happy with the D & N document or post a signed copy back.

Notes are written in the deal file regarding system outage. As soon as the system is up and running the Demands & Needs are completed and sent to the customer via email or post, if the customer has no email address. Customer is asked to confirm via email that they are happy with the document or post a signed copy back.

Final Draft Demands & Needs (Policy Pack)

Final Demands and Needs created when the system outage is resolved. The policy pack is either posted or emailed to customer for signing and returning. If the customer wished to take GAP, as long as payment had been taken and an invoice raised, Autoprotect will honour a claim.

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ALL EMAILS AND CORRESPONDANCE (dates/times) BETWEEN THE SALES EXECUTIVE AND THE CUSTOMER MUST BE RETAINED IN THE DEAL FILE FOR FUTURE REFERENCE AND AUDITING