SHIPSTON SPOKES LTD

TERMS AND CONDITIONS OF SALES AND SERVICE

Returns and Faulty Goods

Shipston Spokes will accept refund and exchange requests in person, in store within 30 days of purchase. Please bring the goods to be returned or exchanged along with your receipt of proof of purchase. You must return the unused goods in perfect condition, in the original unopened packaging / with original tags attached. After 30 days, we are unable to offer a refund but may offer a credit note or exchange the item at our discretion.

Under the Consumer Rights Act of 2015, items that have been used but become or are faulty within 30 days of purchase will be exchanged for a replacement item. If a product becomes faulty after 30 days you will be required to follow specific manufacturer warranty procedures, unless otherwise stated.

We regret we cannot refund Special Order items or cycle purchases unless faulty and covered for a refund under the manufacturers warranty.

Refunds

Refunds are processed by the same method of payment used for the original purchase. All debit and credit card refunds can only be made to the card used for the original transaction.

Customer Complaints

You should always expect outstanding service from Shipston Spokes. In the event you are unhappy with a product or service received from Shipston Spokes please let us know, either:

In person in the shop;

By email to shop@shipstonspokes.com

By telephone - +44(0)1608664588

Any complaints we receive will be responded to as quickly as we can, always within 2 business days of receiving your

complaint. We will use our best endeavours to resolve any product complaints to your satisfaction, at the least to meet your stated consumer rights. Similarly will use our best endeavours to resolve any service related complaints to your satisfaction as our reputation is based on achieving high customer satisfaction in all events.

Vulnerable Persons Policy

We understand the importance for our customers to receive the appropriate information about the products and services that we offer to enable them to make an informed decision. Entering into bicycle finance agreement with its imposed conditions involves a long-term financial commitment, so it is vital that our customers fully understand their obligations. There are occasions when someone who, due to their personal circumstances. be vulnerable and therefore especially may susceptible to detriment. We therefore need to ensure that we consider the circumstances of each individual and during our dealings with them, tailor our approach, removing any barriers that restrict the customer from accessing our products and services and achieving a satisfactory outcome.

Recognising consumer vulnerability

We realise that a customer may be vulnerable or potentially vulnerable for various reasons and these may include mental or physical infirmity, age, credulity, addiction, a recent change in circumstances, new to finance commitments or a particular finance product, learning difficulties, illiteracy and/or where English is not the customer's first language. The reason for the vulnerability could be permanent or a temporary situation. Our staff are trained to ask our customers questions and to actively listen to responses. A customer may reveal information that suggests that they could be vulnerable (self-identification) or we may recognise certain behaviours which could indicate that a customer is potentially vulnerable.

<u>What happens if a customer is identified as being vulnerable?</u>

Being identified as being vulnerable does not preclude a customer from obtaining finance for their bicycle. Due to the diversity of the factors that can contribute to the level of customer vulnerability, there will not be one approach that can be adopted to fit each circumstance. However, examples of how we may ensure that the customer receives a fair outcome could be the way that we communicate, asking more questions, taking more time to go over things, and/or make suggestions for another family member to be party to the conversations. The overriding principle in our dealings with vulnerable customers is that fair outcomes are achieved throughout the customer journey, and any barriers are removed to access our products and services.

We will always deal with our customers respectfully and with integrity.