



Vehicle Select Ltd
Unit 5 Speakers Court
Gladstone Road
Farnworth, BL4 7EH
vehicleselectlimited@gmail.com

Initial Disclosure - Terms of Business

Standard T&Cs

Tyres

All tyres have a minimum of 3.0mm across 80% of the tyre's width. That's nearly double the legal limit which is 1.6mm. All Vehicle Select Ltd cars come with either a full sized spare tyre, a temporary emergency kit or tyre sealant kit with the exemption of run flat tyres that don't need one.

Wear & Tear

All used cars show cosmetic signs of wear & tear. This means all vehicles may include minor stone chips, scratches, dents or interior marks due to age, mileage and general day-to-day use. We accept no responsibility for vehicle condition, bodywork or trim once it has driven away from our premises.

Warranty

Every retail car we sell comes with a 3-month warranty. Each vehicle undergoes a full mechanical inspection to ensure it is fit for purpose at the point of sale. It does not cover wear & tear in the normal use of a vehicle. We reserve the right to where necessary ask the vehicle to be returned to our workshop for repair.

Additional Warranty

Our 12 month extended warranty option is a mechanical and electrical defect policy that is designed to cover parts that are usually covered under a manufacturer's warranty. Authorisation must be given before any repair works are undertaken. £500 +VAT claim limit per claim. 15,000 miles per annum fair usage limit. Vehicle must be maintained and serviced in accordance with manufacturers recommendations. It does not cover wear & tear in the normal use of a vehicle. We reserve the right to where necessary ask the vehicle to be returned to our workshop for repair.

V5

It is the responsibility of you the customer to ensure that you receive the V5 for your new car within 6 weeks of buying your car or notify us that this has not arrived.

If you part exchanged a vehicle with us, then it is also your responsibility to make sure we receive a V5 for this vehicle within 1 week of buying your new vehicle.

SETTLEMENT FIGURE

VAT No: 299120972

Company No: 11434574

FCA No: 813424



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If a vehicle you part exchange has a finance amount to be settled by us, this will be done within 4 working days from when the deal is completed. It is your responsibility to ensure that the settlement figure provided to us is correct, up-to-date and will not expire within this 4-day period. Vehicle Select Ltd accepts no responsibility for this not being checked thoroughly by yourself the customer. The figure provided to us should be the figure which clears the part exchange of all financial interest.

Whose products do we offer?

We act as a non-independent credit intermediary for a limited number of finance lenders/brokers and can introduce you to a limited number of finance products to assist with your vehicle purchase. The finance products we offer are;

- Hire Purchase (HP); Personal Contract Purchase (PCP).

We do not offer any insurance products.

We are a credit broker not a lender. We are NOT independent financial advisors. We introduce you to a limited number of lenders and their finance products.

Full details of your finance agreement cancellation and early termination rights relevant to any product purchase or finance agreement entered will be disclosed on the product information pre-contract documentation provided separately.

The Financial Conduct Authority

The FCA is the independent watchdog that regulates financial services. Use the following services to see if the products we offer suit you.

Which service do we provide you with?

We may provide advice on finance products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation.

We endeavour to act honestly, fairly and professionally in the best interest of our customers at all times. We may ask some questions to narrow down the selection of products we provide details on. You will then need to make your own choice on how to proceed.

Who regulates us?

We Vehicle Select Ltd are authorized & regulated by the Financial Conduct Authority (12 Endeavour Square, London, E201JN). Our permitted activities include advising and arranging general insurance contracts and acting as a credit broker, not a lender. You can check this by visiting the FCA's register by visiting the FCA's website <https://register.fca.org.uk/s/>

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What do you pay us?

We do not charge you a fee.

We may introduce you to a limited number of finance providers/brokers and we receive different levels of commission from each of them for the introduction. Commission rates are either fixed or based on your credit score. Fixed rates are based on the lender/brokers and set by several parameters. Fixed rates are determined by our contractual agreements with each lender/broker. Credit score based rates are pre-set and linked to your individual credit rating.

The lenders/brokers we work with pay us commission at different rates but the amount of commission we receive does not affect the amount you pay under the credit agreement. A list of lenders/brokers is available upon request.

If you have a complaint

At Vehicle Select Ltd we believe that if a customer wishes to register a concern or complaint, then it should be easy to do so. Our policy is to welcome complaints and look upon them as an opportunity to provide better customer service in the future. Our policy is to ensure that complaints are dealt with quickly professionally and consistently and that all comments made by customers are taken seriously and acted upon.

If you have any concerns regarding your vehicle or the service you have received these should be raised with our Service Centre in the first instance, contact details can be found on our homepage. The Service Centre will take full details of the issue and arrange for the vehicle to be inspected at the earliest opportunity. Once the vehicle has been inspected, we will then agree the most appropriate next steps with you.

If you are not happy with the agreed next steps or wish to make a complaint regarding the service you have received, this will need to be raised with our Customer Service team. Complaints can be made by email or in writing, contact details can be found below:

Email: vehicleselectlimited@gmail.com
Customer Service Department
Vehicle Select Ltd
Unit 5, Speakers Court
Gladstone Road
Farnworth, BL4 7EH

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We treat all complaints seriously, whatever format they are received in, and you will be always treated with courtesy. We will deal with your complaint promptly. An acknowledgement of your complaint will usually be sent to you within 14 working days. We will keep you updated and let you know when we expect to be able to reply in full.

Complaints received are logged and analysed for business improvement.

Following receipt of the complaint Vehicle Select Ltd will launch an investigation and within 28 days should be able to provide a full explanation to the complainant. This will be provided either in writing or by arranging a meeting with the customer (where appropriate). If your complaint is too complex to complete the investigation within 28 days, you will be informed of any delays as soon as this is apparent. If you remain unhappy with our final decision you will be made aware, when appropriate, of your right to refer the matter to the financial ombudsman service by calling 03001239123 and asking for advice.

If you wish to make a complaint regarding the sale of consumer credit agreement, please contact us at

Address: Vehicle Select Ltd, Unit 5, Speakers Court, Gladstone Road, Farnworth, BL4 7EH

If you feel you do not get a satisfactory resolution to your complaint you can refer your complaint to the financial ombudsman. More details about this can be found

www.financialombudsman.org.uk

Distance Sale T&C's (Where Applicable)

You have the right to cancel this contract within 14 days without giving any reason. The cancellation period will expire after 14 days from the day on which you, or a third party on your behalf, collect or take delivery of your vehicle. To exercise the right to cancel, you must inform us of your decision to cancel this contract by a clear statement sent by post to our address. If required, you can request a template cancellation notice form from us. To meet the cancellation deadline, it is sufficient for you to send your clear statement or form confirming your exercise of the right to cancel before the cancellation period has expired.

You have the right to cancel this contract within 14 days without giving any particular reason. The cancellation period will expire 14 days after the day on which you, or a third party on your behalf, collect or take delivery of your vehicle. To exercise the right to cancel, you must inform us of your decision to cancel this contract by a clear statement sent by post to our address. If required, you can request a template cancellation notice form from us. To meet the cancellation deadline, it is sufficient for you to send your clear statement or form confirming your exercise of the right to cancel before the cancellation period has expired.

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If you cancel this contract, we will reimburse payments received from you. This reimbursement is subject to the following conditions:

- We may make a deduction from the reimbursement for loss in value of any goods supplied if the loss is the result of unnecessary handling by you. Anything over and above a standard test drive will be considered unnecessary handling and will lead to a deduction of £1 for each mile driven over 20 miles. In addition, we will also be entitled to make a deduction for any damage or excess wear.
- We will make the reimbursement without undue delay, and not later than 14 days after the day we receive back from you the vehicle and all documents which were supplied including, but not limited to, service histories and the V5 documentation.
- We will make the reimbursement using the same means of payment as you used for the initial transaction. This may include handing back any part exchange vehicle if still available and/or seeking payment from you to cover any negative equity.
- We will withhold the reimbursement until we have received the goods and all paperwork back in good order.
- It is your responsibility to return the vehicle without undue delay and in any event not later than 14 days from the day on which you communicate your cancellation of this contract to us.
- You will remain liable for the vehicle and so for its tax, insurance, and any fines, charges or penalties until it has been accepted back to our premises.
- You will have to bear the direct cost of returning the goods and take full responsibility for the safe return of the vehicle.
- You are only liable for any diminished value of the goods resulting from the handling other than which is necessary to establish the nature, characteristics and functioning of the goods according to the previous reference to test drives.

By signing this document, you agree that you have read, understood, and agree to all the terms contained within it.

Signed by Customer:

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