



**ServicingPRO**



**VANS**  
North West Ltd



**LeasingPRO**

## **Terms and Conditions**

### **About Us**

Vans Northwest Ltd ("we", "us", "our") is a vehicle retailer based in Haydock Lane, St Helens, WA11 9UY.

We are authorised and regulated by the Financial Conduct Authority (FCA) for consumer credit activities and insurance distribution.

FCA Firm Reference Number: 648909

You can check this on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

We are registered with the Information Commissioner's Office (ICO) for data protection purposes.

ICO Registration Number: ZA073401

We are a member of the British Vehicle Rental and Leasing Association (BVRLA) and adhere to their Code of Conduct.

We act as:

- A supplier of vehicles (cars, vans and light commercial vehicles)
- A credit broker (not a lender) in relation to finance products
- An introducer of insurance and ancillary services where applicable

### **Our Services**

We supply vehicles directly to customers and may also introduce you to a panel of finance providers.



Vans North West Ltd, our trading and registered address is Haydock Lane, Haydock Industrial Estate, St. Helens, Merseyside, WA11 9UY.

[www.vansalesnorthwest.co.uk](http://www.vansalesnorthwest.co.uk) | Email: [sales@vansalesnorthwest.co.uk](mailto:sales@vansalesnorthwest.co.uk)

Registered in England & Wales Company No. 5893223. VAT Number 926359989. Authorised and regulated by the Financial Conduct Authority, firm reference 648909.



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Our services may include:

- Supplying vehicles from our own stock or sourced through trusted partners
- Providing vehicle and finance quotations
- Introducing you to suitable finance providers
- Arranging ancillary products such as warranties or insurance

We do not act as a lender. Any finance agreement is subject to approval and is a separate contract between you and the finance provider.

Some services we provide may not be regulated by the FCA. Where this applies, it will be made clear to you.

### **Website Use**

Our website is intended for UK residents only.

All information is provided for general guidance. Whilst we take reasonable care to ensure accuracy:

- Prices, finance examples and specifications may change
- Vehicle availability is not guaranteed
- Errors and omissions may occur

We do not guarantee uninterrupted access to the website and accept no liability for downtime or third-party content.

Nothing in these terms limits our obligations under applicable law.

### **Pricing and Vehicle Information**

All prices are stated in GBP (£):

- Retail/consumer prices include VAT unless otherwise stated
- Business prices are exclusive of VAT unless stated



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Prices and offers may change due to:

- Manufacturer or supplier changes
- Market conditions
- Finance provider terms
- Vehicle availability

If a pricing or specification error is identified, we reserve the right to correct it and will notify you before proceeding.

## Vehicle Specifications and Images

Vehicle specifications, descriptions and images may be provided by third-party data sources.

- Images are for illustration purposes only
- Specifications may vary depending on model and trim
- You are responsible for ensuring the vehicle meets your requirements

We recommend confirming all key details prior to purchase.

## Vehicle Purchase

Where you purchase a vehicle from us:

- A binding contract is formed upon acceptance of your order
- A deposit may be required to secure the vehicle
- Full payment (or finance approval) must be completed prior to collection or delivery

Vehicle supply is a direct agreement between you and Vans Northwest Ltd.

## Finance



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If you choose to finance your vehicle:

- We act as a credit broker, not a lender
- Finance is subject to status and approval
- Terms and conditions will be set by the finance provider

We cannot guarantee acceptance or influence the lender's decision.

## Our Remuneration

We may receive a commission or other benefit from finance providers where you enter into a finance agreement.

You are entitled to request information about any commission we may receive.

A copy of our Commission Disclosure Policy is available on request.

## Cancellation Rights

Your cancellation rights will depend on how you purchase:

- Regulated finance agreements may include a 14-day withdrawal period
- Vehicle purchases may be subject to distance selling regulations where applicable
- Deposits may be non-refundable depending on the terms agreed

Any applicable cancellation terms will be explained before you commit.

## Complaints

If you wish to make a complaint:

Email: [enquiries@vansalesnorthwest.co.uk](mailto:enquiries@vansalesnorthwest.co.uk)

Phone: 01942 270114

Post: Vans Northwest Ltd, Haydock Lane, St Helens, WA11 9UY



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We aim to resolve complaints promptly and fairly.

If you are an eligible complainant, you may have the right to refer your complaint to the Financial Ombudsman Service. Details will be provided where applicable.

### **Data Protection & Identity Verification**

We process personal data in accordance with UK data protection legislation.

Our Privacy Policy is available on our website.

We may carry out identity verification checks in accordance with:

- The Proceeds of Crime Act 2002
- The Money Laundering Regulations 2017 (as amended)

Finance providers may also conduct credit searches as part of their assessment.

### **Conflicts of Interest**

We operate procedures to identify and manage conflicts of interest.

Where a material conflict arises, it will be disclosed to you before proceeding.

A copy of our Conflicts of Interest Policy is available on request.

### **Treating Customers Fairly & Consumer Duty**

We are committed to delivering good customer outcomes and acting in your best interests.



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This includes:

- Communicating in a clear, fair and transparent way
- Ensuring products are suitable for your needs
- Handling complaints fairly
- Maintaining confidentiality
- Providing appropriate support throughout your journey

### **Governing Law**

These Terms and Conditions are governed by the laws of England and Wales.



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