

Terms and Conditions

Effective Date: 7 August 2026

These Terms and Conditions ("Terms") govern your use of the Direct Van Credit website ("Website") and the services provided by **Yorkshire Sports & Prestige Limited**, trading as **Direct Van Credit** ("Direct Van Credit", "we", "our", "us").

By accessing or using this Website, you agree to be bound by these Terms. If you do not agree, you should stop using the Website immediately.

1. About Us

Direct Van Credit is a trading style of **Yorkshire Sports & Prestige Limited**.

Registered Office:
135 Huddersfield Road
Dewsbury
West Yorkshire
England
WF13 2RP

Company Registration Number: 09166838

VAT Registration Number: 194276673

Financial Conduct Authority (FCA) Firm Reference Number: 736546

ICO Registration Number: ZA364756

Direct Van Credit is authorised and regulated by the Financial Conduct Authority as a credit broker, not a lender.

2. Our Service

We introduce customers to a panel of selected lenders who may be able to provide vehicle finance.

We do not lend money and we cannot guarantee that finance will be offered.

Any finance agreement is subject to:

- Status
- Affordability
- Identity verification
- Lender acceptance

- The lender's own lending criteria

The final lending decision always rests with the lender.

3. Eligibility

By using this Website or submitting an application you confirm that:

- You are at least 18 years old.
- You are a UK resident unless otherwise agreed.
- The information you provide is true, accurate and complete.
- You have the legal capacity to enter into a finance agreement.

Providing false or misleading information may result in your application being declined and may constitute fraud.

4. Finance Applications

Submitting an enquiry or finance application does not guarantee approval.

Following submission we may:

- Review your application.
- Contact you for additional information.
- Introduce you to one or more lenders from our panel.
- Request documentation to verify your identity or income.

Some lenders may carry out credit searches as part of the application process.

You should carefully read any lender's terms before entering into a finance agreement.

5. Credit Searches

To assess your application, we or our lending partners may carry out identity, fraud prevention and credit reference checks.

These checks may include soft or hard credit searches depending on the lender and the stage of your application.

Further information regarding how your data is processed can be found in our Privacy Policy.

6. Commission

Direct Van Credit acts as a credit broker.

We may receive commission from lenders for introducing customers.

The amount or method of calculating commission may vary between lenders.

You have the right to request information regarding any commission we receive before entering into a regulated credit agreement.

7. No Financial Advice

Information provided on this Website is for general guidance only.

Nothing on this Website constitutes financial, legal or tax advice.

You are responsible for deciding whether a finance product is suitable for your own circumstances.

Where appropriate, you should seek independent professional advice.

8. Website Content

We make reasonable efforts to ensure the information on this Website is accurate and up to date.

However, we do not guarantee that:

- All information is complete.
- Prices are always current.
- Vehicles remain available.
- Finance products remain unchanged.

Information may change without notice.

9. Vehicle Information

Vehicle descriptions, specifications, mileage, images and pricing are provided for guidance only.

Errors or omissions may occasionally occur.

Availability is not guaranteed until confirmed by the supplying dealer.

10. Website Use

You agree not to:

- Use the Website unlawfully.
- Attempt to gain unauthorised access to our systems.
- Introduce viruses or malicious software.
- Copy or reproduce Website content without permission.

- Interfere with the operation or security of the Website.

We reserve the right to suspend or restrict access where misuse is suspected.

11. Intellectual Property

Unless otherwise stated, all content on this Website, including text, graphics, logos, branding, images and design, is owned by or licensed to Direct Van Credit.

No material may be copied, reproduced or distributed without our prior written consent.

12. Third Party Websites

Our Website may contain links to third-party websites.

These links are provided for convenience only.

We are not responsible for the content, accuracy or privacy practices of external websites.

13. Website Availability

We aim to keep the Website available at all times.

However, we do not guarantee uninterrupted access.

We may suspend or withdraw the Website temporarily for maintenance, security or operational reasons without notice.

14. Limitation of Liability

Nothing within these Terms excludes liability where it cannot legally be excluded.

To the fullest extent permitted by law, Direct Van Credit shall not be liable for:

- Loss of profits.
- Loss of business.
- Loss of opportunity.
- Indirect or consequential loss.
- Loss arising from reliance on Website information.
- Interruptions to Website availability.

15. Data Protection

We process personal information in accordance with UK data protection legislation and our Privacy Policy.

By using this Website you acknowledge that personal information may be shared with lenders, credit reference agencies and fraud prevention agencies where necessary to process your application.

16. Cookies

This Website uses cookies to improve user experience, analyse Website performance and support marketing activity.

Further information is available within our Cookie Policy.

17. Complaints

If you are dissatisfied with any aspect of our service, please contact us in the first instance.

We will investigate complaints fairly and promptly in accordance with our Complaints Procedure.

If your complaint cannot be resolved, you may be entitled to refer it to the Financial Ombudsman Service where applicable.

18. Changes to These Terms

We may amend these Terms from time to time.

Updated versions will be published on this Website and will take effect immediately unless stated otherwise.

19. Governing Law

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

Any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.

20. Contact Us

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Company Number: 09166838

FCA Firm Reference Number: 736546

ICO Registration Number: ZA364756

Email: **heather@directcarcredit.co.uk**

Telephone: **01924 471 333**