

## -----Terms & Conditions -----

These Terms of Business apply between you (the customer) and Kingston Vehicle Leasing Ltd for the acquisition of motor vehicles via various funding methods.

**Our Services:** We offer our services to you which include;

- Arranging finance with a funder for you after you have agreed the cost and funders charges.
- Preparing and witnessing (where applicable) finance documentation on behalf of the funder.
- We are not linked to any of our lending panel members.

**Quotations:** We will quote figures based on our funders cost of funds. The funder has the right to change or decline these quotes on receipt of the full proposal.

**Orders:** Following receipt of your accepted order;

- We will carry out a credit application check on you as part of your application process. If you are applying on behalf of a Limited Company, you are confirming you have authority to authorise a credit search in the name of the company and each director.
- Kingston Vehicle Leasing will confirm an estimated delivery time. Please note that any date provided is intended as a guide only and should this date change, we will notify you once we have the information available.

### **Pricing/Delivery/Registration:**

1 Upon receipt of a correctly completed and signed finance agreement and, if applicable, payment of any balance of monies, Kingston Vehicle Leasing Ltd will arrange delivery of the vehicle to your chosen destination.

2. Unless stated to the contrary, prices include;

- The cost of driving the vehicle to your specified address provided your address is situated on the UK mainland. Certain delivery locations may incur an additional delivery charge; and we reserve the right to recover this charge from you. However, we will advise you if there is an additional delivery charge prior to you completing the finance documentation. If you require Vehicle Transported Delivery (the vehicle is delivered on a trailer/transporter) this can be arranged but an additional charge will be made, please ask your Salesperson for further details
- Number plates
- Road Fund Licence for the term (if applicable), and
- Vehicle Registration Charge

3. Should the VAT rate change between the placing of the order and the supply of the vehicle, payments will be adjusted accordingly.

4. Choice of Registration plate is not possible unless you are supplying a cherished plate.

5. Whilst Kingston Vehicle Leasing Ltd will endeavour to deliver your vehicle by the agreed date, information on "lead times" are estimates only and do not constitute an obligation to supply the vehicle in the time specified. Delivery dates are subject to change by the manufacturer, and Kingston Vehicle Leasing Ltd has no control or influence over manufacturer lead times and will not be liable for any losses or inconvenience caused because of a delay by the manufacturer.

6. Proof of insurance is required before delivery can take place. Please note that the hirer obtaining finance must be the main policy holder or a named driver on the insurance certificate.

7. Your acceptance of delivery of the vehicle shall be conclusive proof that you have inspected and approved the vehicle and found it to be complete and in good order and condition and in every way satisfactory.

#### **Statutory Rights:**

- Nothing in these conditions shall affect your statutory rights.
- Kingston Vehicle Leasing Ltd is a member of the British Vehicle Rental and Leasing Association.
- Kingston Vehicle Leasing Limited is authorised and regulated by the Financial Conduct Authority, FRN -718404. We are a Credit Broker not a Lender.

You may check this information on the FCA's Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0845 606 9966.

**Our Remuneration:** The Financial Conduct Authority expects any intermediary to disclose to the customer that a commission may be payable by the owner or creditor to the intermediary, and, if the customer asks, the amount of that commission. The Financial Conduct Authority has made it clear that "commission" means any financial consideration.

Our remuneration is an introductory payment payable by the funder. We will receive financial remuneration, which may be variable or pre-set dependent on the product and the volume that we place with that organisation. You are entitled, at any time, to request information regarding any payment that we may have received as a result of placing your finance with a funder.

In-line with new legislation, if you would like Kingston Vehicle Leasing Ltd to disclose any potential commission, please make your request to our office address on our contact page or by email to [sales@kvleasing.co.uk](mailto:sales@kvleasing.co.uk)

**Treating our customers fairly:** We always aim to treat all of our customers fairly, which means that we will always do our very best to;

- Conduct our business efficiently, with care and integrity.
- Not put ourselves in a position where our primary duty to you is compromised.
- Be transparent in the matter of our remuneration
- Respect your confidentiality

#### **Your Right to Cancel:**

You have fourteen working days after you sign the contract during which you may cancel the contract without paying a penalty. This is known as the 'cooling off period'. If you would like to cancel the contract you should request the cancellation in writing and post this to the company at the following address: Kingston Vehicle Leasing Ltd, One Business Village, West Dock Street, Hull, East Yorkshire, HU3 4HH.

**Complaints:** We have a complaints handling procedure, which is available to view on our Website; [www.kvleasing.co.uk](http://www.kvleasing.co.uk) Our aim is to deal with any complaint swiftly, and if required you may also contact the BVRLA Conciliation Service.

You may be entitled to refer a complaint against us to the Financial Ombudsman Service. We will give you full details of how to contact the service at the appropriate time.

#### **Language Used:**

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract.

**Your Responsibilities:** In order for us to fulfil our responsibilities to you, you must;

- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you.

**Data Protection and Confidentiality:** We are registered under the Data Protection Regulations and abide by the requirements of the Regulations. The information we receive from you is used to provide quotations and arrange finance with a funder. You have the right to cancel your authority to use such information. Before or after you enter into any agreement with a funder, to help make credit decisions, the funder will make a credit search with a credit reference agency. If you are a company or partnership they will also make enquiries about the principle director(s) or partner(s) with a credit reference agency. Full details of the use and disclosure of your information by the funder is contained within the terms and conditions of any agreement which you should read before signing. All customers' records are treated as private and confidential and Kingston Vehicle Leasing Ltd therefore reserves the right to give you copies of your particular records rather than allow access to files containing records concerning other clients. If you want sight of your records please send a request to our Stephen Dixon, Director in writing to Kingston Vehicle Leasing Ltd, One Business Village, West Dock Street, Hull, East Yorkshire, HU3 4HH. We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2007.