

Yorkshire Vehicle Finance Limited – Terms & Conditions

General:

The following terms and conditions contain all the terms of agreement between Yorkshire Vehicle Finance Limited (“we”, “us”, “our”, “ourselves”) and the user of our website (“you”, “your”, “yourself”).

This website (www.yvf.co.uk) is owned and operated by Yorkshire Vehicle Finance Limited.

Registered Office: Yorkshire Vehicle Finance Limited. 92 Baslow Road Totley, Sheffield, S17 4DQ.

Company Registration Number: 03924927

Contact Telephone Number: 0114 236 1818

Yorkshire Vehicle Finance Limited is a licensed credit broker registered with the Financial Conduct Authority under the OFT Licence number: 665369

Yorkshire Vehicle Finance Limited is a member of the British Vehicle Rental and Leasing Association.

Please read these terms and conditions carefully as by using this website you are deemed to have accepted these terms and conditions and thereby have entered into a legally binding contract, which needs to be read in conjunction with your vehicle order form and accompanying documents. If you do not agree with these terms and conditions please leave the website immediately.

We reserve the right to make changes to these terms and conditions from time to time. Changes will take effect from the time and date they are posted on the website.

Our service to you shall be the sourcing of a vehicle and of financial products and services which match your requirements. These two services form separate contracts so if one were to be cancelled it would not automatically cancel the other.

For our Privacy & Cookie policy please visit the link on the footer of our website.

Website Information:

All images on our website are for illustration purposes only. They may not represent the exact specification of your vehicle.

We reserve the right to make changes to the contents of our website at any time without notice and incurring any liability to you.

You are not permitted to copy, alter or reproduce any content of this site without our prior consent.

Vehicle and Pricing Information:

Whilst every effort is made to ensure all our data is as accurate as possible, this information should only be used as a guide. For the avoidance of doubt, you should check all details and specification of the vehicle you wish to order directly with the manufacturer or one of their franchised dealers.

Yorkshire Vehicle Finance Limited reserves the right to change the price of a vehicle, either before or after an order has been placed. If a change to price is made after an order is placed, you will be notified in writing and you will have the right to withdraw from your order.

Prices on the website are for information purposes only and do not constitute an offer which is capable of acceptance by you.

Prices quoted on the website may vary depending upon exterior colour finish. Please check with a member of our staff for details on the specific colour of your choice.

All prices quoted on our website are for business leasing and exclude VAT. If you require a personal leasing quote please contact our office.

The VAT is set to the prevailing national rate at the time. Should this rate change up to and during the order process and throughout the duration of your contract, the payments will be adjusted accordingly.

Unless stated to the contrary the prices include:

- i. Delivery by the dealer to your chosen UK mainland destination. Yorkshire Vehicle Finance Limited reserve the right to pass on any additional costs associated with delivery. Delivery of vehicles is made by road and a delivery driver. Trailer delivery is available in certain circumstances but will incur additional cost.
- ii. Number plates.
- iii. Road fund licence and vehicle registration fee.

Upon entering into a contract agreement, you are responsible for the running of the vehicle in accordance with the manufacturer's recommendations. This includes keeping the vehicle suitably serviced and MOT'd within the guidelines of the vehicle's warranty.

You must ensure the vehicle you are hiring, leasing, purchasing is fully comprehensively insured.

Quotations:

Yorkshire Vehicle Finance Limited will provide a written quotation for you based on your specific needs and requirements. We will not be held liable for any extras, options or otherwise you fail to request or adequately describe to us.

Orders:

By signing and returning our order form you are accepting these terms and conditions and in agreement for Yorkshire Vehicle Finance Limited to proceed and order your vehicle.

An order does not create a contract between you and Yorkshire Vehicle Finance Limited. For there to be a contract, Yorkshire Vehicle Finance Limited must locate you a vehicle matching the specification you require, at a price agreed between you and Yorkshire Vehicle Finance Limited. You must also enter into a financial agreement with a finance company. For the avoidance of doubt there is no contract to hire, lease or purchase a vehicle from Yorkshire Vehicle Finance Limited until the finance agreement is signed by you and the finance company and the agreement has become executed/operational.

Prior to ordering your vehicle a deposit may be required. Subsequent cancellation may result in the loss of any monies paid, subject to the discretion of Yorkshire Vehicle Finance Limited and/or any costs levied by the franchise dealer.

Yorkshire Vehicle Finance Limited use a panel of carefully selected finance providers from whom we may receive a commission.

Yorkshire Vehicle Finance Limited accepts no responsibility for any errors or omissions regarding vehicle model or specification, including any optional extras, if you have accepted the order and these terms and conditions. It is your responsibility to check the vehicle you are ordering is to your specific requirements.

Financial applications:

Following an accepted order by you, we will carry out a credit check on you as part of the application process. If you are ordering a vehicle 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.

By providing your business and/or personal information to us, you authorise us to disclose this information and any other information we hold about you to one or more lenders for the purpose of considering your finance application. You are also accepting the terms and conditions of the funder.

We rely on you to provide accurate information and all relevant supporting documentation.

The finance company will use the information provided to carry out searches with Credit Reference Agencies. A record of this search will be kept and may be used by other lenders in assessing future applications from you or your business. The finance company will make checks with various fraud prevention agencies to detect and prevent fraud.

You will provide any information required by the lender as a condition of their consideration of our finance application. Refusal to do so will result in your finance application being declined.

As part of the application process we may require copies of your driving licence, passport and utility bills. These documents are submitted to the finance company for the purposes of proof of identity and proof of residency and form part of the credit sanctions. Failure to produce these documents would result in your order being cancelled and the credit application declined.

Delivery and Documentation:

Information provided to you on “lead times” and “delivery timescales” 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 we will not accept any responsibility for any losses or inconvenience caused.

Upon receipt of a correctly completed and signed finance agreement, payment of any deposit required and balance of any additional monies, Yorkshire Vehicle Finance Limited will contact you to arrange delivery of your vehicle to your chosen destination.

The statutory cooling off period observed by finance companies applies to all vehicles and as such, vehicles will not be delivered until the cooling off period has expired.

Proof of insurance is required before delivery can take place. You must be the main policy holder or a named driver on the insurance certificate.

End of Contract:

Dependent upon the type of finance agreement you have selected, you may be required to return your vehicle to the finance company at the end of the contract. Collection of your vehicle will not happen automatically on the last day of your contract, it must first be booked with the finance company via ourselves. Please allow at least 7 days prior to the end of your contract to make this booking.

Once returned your vehicle will be subject to any excess mileage fees and fair wear and tear reconditioning fees. The rate as to what your excess mileage will be charged is detailed within your finance contract documentation. A copy of the fair wear and tear policy can be provided upon request.

Complaints Procedure:

We take pride in the service we offer to our customers. However on occasions something may go wrong, in which case we will want to put it right as quickly as possible. For a copy of our customer complaints procedure or if you have any feedback regarding our service you should email: paul@yvf.co.uk or you can write to Mr Paul Thomas, Yorkshire Vehicle Finance Limited, 92 Baslow Road, Totley, Sheffield, S17 4DQ. We will provide you with a timescale for resolving your dispute and keep you regularly updated with its progress. We would seek to resolve any complaint or concern you may have in the first instance but if we are unable you can refer your complaint to the Financial Ombudsman Service.