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WEL COME



TRADE VANS UK LTD
Bath Road Padworth, Reading RG7 5UU

Understanding Your Purchase

WE SELL TO:

SELF-EMPLOYED - SOLE TRADERS - PARTNERSHIPS - LIMITED COMPANIES

Self-employed, Sole Traders, Partnerships and limited companies:

Trade Vans UK sell bargain-to-clear vehicles at rock bottom prices. We are strictly a business-to-business company selling business vehicles on a 'Sold as Seen' basis with no warranty implied or given in order to offer the best price possible. If you are a Self-Employed Sole Trader, Partnership or Limited Company and wish to purchase the vehicle for sole business use then we can offer vehicles at unbeatable prices. We ask that you make your own business decision as to a vehicle's suitability for your purpose. We have checked to ensure the vehicle is roadworthy on the day you drive it away. Be aware we have not done a full inspection on this or any other vehicle we sell at Trade Vans UK LTD, but we have done a visual safety check for your convenience and our professional peace of mind. We would recommend that you make your own arrangements to ensure the vehicle is of the quality and specification that you require before you leave the premises. We recommend you have the vehicle serviced. Note - we sell all Trade Vans UK LTD vehicles with the purpose of sale as 'client rectification as necessary' and we recommend you bring a mechanic or expert to advise you before purchase. Every vehicle has age-related wear in the engine gearbox drivetrain and ancillaries. If you would like to purchase an extended level of service, we have a great range of 'Care Packages' to suit your individual needs. If you would like to finance your vehicle, we can offer you our 'Business Finance Care Pack' or our 'Retail Care Pack' to ensure you are purchasing a vehicle that meets your finance company's requirements. Without the purchase of our Retail Care Pack or Business Finance Care pack we are unable to facilitate any finance options or deal with any third-party brokers on your behalf and your purchase must be a cash purchase. In the unusual event that we are advertising a vehicle with 0 miles then the mileage is known to have a discrepancy - we tell you to disregard the mileage shown on the odometer and buy the vehicle based on the condition and performance at the time of viewing. None of the above affects a buyer's statutory rights.

Initial Disclosure Document

What is an Initial Disclosure Document?

As the independent regulator of financial services, the Financial Conduct Authority (FCA) mandates that we furnish you with an 'Initial Disclosure Document.' This document encompasses details about our organisation, the range of products we offer, the services we will provide, our service fees, our regulatory authority, and the steps to follow in the event of a complaint.

Who regulates us?

Trade Vans UK Ltd [FRN 667126] is under the authorisation and regulation of the Financial Conduct Authority FRN 667126. To confirm our status, you can visit the FCA's website at www.FCA.gov.uk/register or contact the FCA directly at 0300 500 8082.

What products do we offer?

To assist you in purchasing a vehicle we have a carefully curated panel of lenders from which we offer a limited range of finance products. To explore these products in greater depth, please visit our website at <https://www.tradevansuk.com/lenders> Alternatively, you may request a copy of the products by email or post. It is recommended that you review these offerings to ensure that the product you select aligns with your needs. Please note that Trade Vans UK Ltd operates as a credit broker, not a lender.

Which service will we provide you with?

We provide a non-advised service, meaning that we are unable to provide you with financial product advice or recommendations. However, we will request information from you to assess your application, identify your requirements and offer a selection of relevant products. Ultimately, you will need to make your own decision about how to proceed. Once you have made your selection, you will receive pre-contract credit information outlining the Terms & Conditions of the product you have chosen, including any associated fees and interest. It is important to note that all financial applications submitted to Trade Vans UK Ltd are processed and administered by our pool of approved finance lenders. Please be aware that all telephone conversations are recorded for training and monitoring purposes.

Service Fee and Commission Details

We do not charge a fee for introducing you to finance providers. However, if you choose to enter into a finance agreement, we will receive a commission from the provider. This commission can either be a fixed fee or a percentage of the borrowed amount, depending on the lender. Our commission does not affect the amount you pay under the finance agreement. Our goal is to secure the best possible rate for you from our panel of lenders. The lenders that we have selected from the market place have been chosen because they make the best commercial sense for this business. These commercial arrangements and the commission we receive from the lender means we will not be able to give you impartial information or advice about entering into a finance agreement with a particular lender. We will provide details of products available from the lenders we work with but no advice or recommendation will be made. You must decide whether the finance product is right for you. Our lowest available finance rate is 11.9% APR from MotoNovo Finance Ltd. This is the rate you will receive if your credit score meets the finance companies underwriting criteria. The finance company may choose to increase the offered rate if your credit risk profile does not meet their requirements. We have no control over the interest rate that is offered on individual agreements. If MotoNovo Finance Ltd are unable to offer you finance or if you would prefer to use one of our other lenders, we will help you to apply for finance with our panel of lenders with the sole aim of getting your finance accepted where possible.

Current Panel of Lenders and Commission Rates

MotoNovo Finance

1 Central Square, Cardiff CF10 1FS , 0333 200 0030

MotoNovo offer our customers finance from 11.9% APR. MotoNovo will pay us a maximum commission of 9.18% of the amount that you borrow. For example, if you borrow £10,000, we will receive a maximum of £915 from MotoNovo. The exact commission for your agreement is available upon request and will be calculated once your agreement has been accepted.

Holmesdale Finance

The Byre, Pury Hill Business Park, Northamptonshire, NN12 7LS, 03451 303030

Holmesdale finance are a finance broker and will work with a panel of lenders to secure finance for you. Holmesdale Finance offer our customers rates from 12.9% APR. If we are able to arrange a finance agreement for you brokered through Holmesdale Finance they will pay us a fixed commission of £200 for introducing your business to them. The exact commission for your agreement is available upon request and will be calculated once your agreement has been accepted.

Howden Insurance Brokers

2 Des Roches Square, Witney, OX28 4LE, 03330 151 845

We are not an insurance broker; however, at your request, we can forward your details to Howden Insurance Brokers. In appreciation of our introduction, we will receive a payment from Howden of £10 for doing so. Should you proceed with a policy through Howden Insurance Brokers, we will receive a payment of £100. This will not effect the price you will pay for insurance.

What can you do if you wish to make a complaint about our services?

If you wish to make a complaint, please contact us with contact details attached. Please provide your name and a mobile number that we can use to contact you during our opening hours [9am- 6pm]. You can escalate your complaint to the FCA, by visiting: [fca.org.uk/consumers/how-complain](https://www.fca.org.uk/consumers/how-complain) or 0800 111 6768 | 0300 500 8082 | +44 207 066 1000 (from abroad). The information provided is owned by Trade Vans UK Ltd © and was accurate at the time of publication on 29/10/2024. Please note that it is subject to regular updates. Any inaccuracies are the result of administrative error. If this information is significant to you, we encourage you to request specific clarification regarding your finance agreement, and we will gladly provide

NO COVER

No Cover - Business users only

We have checked to ensure the vehicle is roadworthy on the day you drive it away. Be aware we have not done a full inspection on this or any other vehicle we sell at Trade Vans UK Ltd, but we have done a visual safety check for your convenience and our professional peace of mind. We would recommend that you make your arrangements to ensure the vehicle is of the quality and specification that you require before you leave the premises. We sell all Trade Vans UK LTD vehicles with the purpose of sale as client rectification as necessary and we recommend you bring your professional mechanic to advise you. The vehicle has age-related wear in the engine gearbox drivetrain and ancillaries.



48hr Right to Return - Business upgrade

If you suffer a mechanical failure in the first 48 hours of purchase and have purchased Trade Vans UK '48 Hour Right to Return' you will have purchased the right to return the vehicle for a full refund providing the following conditions are met:

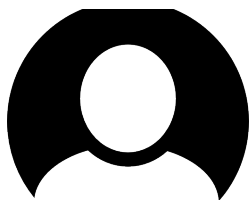
- We must be notified of your intent to return the vehicle before the strict 48hr return period. We will not accept any returns notified anytime outside of the 48 hour return window.
- The vehicle must be delivered back to RG7 5UU.
- The vehicle must be in the same cosmetic condition as at the point of sale.
- The '48 Hour Right to Return' fee is non-refundable.
- £200 deposit will be held from the refund until the V5 is returned.
- The vehicle must be returned with all supplied paperwork, service history and spare keys.
- This product is not a warranty. If you develop a fault in the first 48 hours you have the choice to return the vehicle for a refund or keep the vehicle and undertake any repairs at your own cost. We will not help with the cost of any rectification work.



Business Finance Care Pack

Our Business Finance Care Pack includes the following:

- 3 Month or 3,000 mile Remote Autoguard Warranty
- Arrangement of 12 Month complimentary AA roadside assistance.



Retail Care Pack

Our Retail Care Pack includes:

- Oil Service
- Detailed vehicle health check with future service suggestions
- 48hr Right to Return
- Minimum 6 Months MOT
- Arrangement of 12 Month complimentary AA roadside assistance
- 6 Month or 6,000 mile Remote Autoguard Warranty

A £500 deposit is required upon placing an order for a vehicle, serving as a non-refundable and non-transferable prepayment. Should the decision to withdraw from the transaction be made, the £500 deposit will not be refunded. Additionally, opting to select a different vehicle from our inventory will necessitate an additional £500 deposit.

It's important to note that the £500 deposit is a component of the Retail Care Pack cost.

Please note, courier customers and 4x4 vehicles are subject to higher fees for extended warranties. Talk to our sales team for more information about our extended guarantees by Autoguard Warranties Ltd.

HOW TO PAY US

Faster Payment / Bank Transfer - FREE

(Faster Payment is not the same as BACS which usually takes up to 3 days)

Please send payment to:

Trade Vans UK [Lloyds Bank]

Account: 00999427

Sort Code: 30-18-45

The quickest and most convenient way to pay and is also **free!**

To avoid additional charges we suggest you make payment via Bank Transfer.

We do not accept any CASH payments

Card processing fees are often upwards of 2% and can easily run into hundreds of pounds per deal if the total vehicle price is paid by card. As such, rather than increasing the price of our vehicles for every customer, it is fairer to limit the card transaction amount per vehicle purchase to £500 and insist that balance payments are made through the banking faster payment system. The 'faster payment system' is quick, safe and easy, there are no transaction fees, no risk of identity fraud and the policy ensures that we can keep our vehicle prices to an absolute minimum for every customer.