

## 1. Who are we?

- a. The Really Easy Group Limited trading as Really Easy Car Credit is a company registered within England and Wales, company number 09525464.
- b. Our Registered Address is Unit 4 Elm Road, North Shields, NE29 8SE.
- c. Our friendly team is on hand to support you within this journey and to answer any questions you may have.
- d. As a used car dealer, our aim is to obtain the best financial acceptance to fit your circumstance and provide you with a high-quality vehicle. We work with a panel of finance partners in order to help you obtain an acceptance.
- e. Please note, we are only able to offer finance products such as Hire Purchase, Personal Contract Purchase and Conditional Sale from our panel. We're happy to provide information on the finance products we offer or a list of the finance partners we work with at any time.
- f. Treating Customers Fairly (TCF) is a core part of our culture and we are committed to ensuring you receive a product suitable for your needs and circumstances.

## 2. Contact us

- a. Should you have any questions prior to making an application, or have any queries during or after your application has been made, you can contact us on the following information –

**E: [sales@reallyeasycarcredit.co.uk](mailto:sales@reallyeasycarcredit.co.uk)**

**T: 0191 580 4227**

**P: Unit 4 Elm Road, North Shields, NE29 8SE**

## 3. Regulation

- a. In order to carry out our activities, we are authorised and regulated by the Financial Conduct Authority ('FCA').
- b. Our FRN is 689921, you can check this here -<https://register.fca.org.uk/s/>
- c. We act as a credit broker, not a lender.
- d. Please note we are not financial advisors.

## 4. Fees and Commissions

- a. You will not be charged a fee for using our services; however, we must inform you that we receive a commission payment for introducing your details.
- b. This commission will not impact any rate, amount or acceptance you are offered and is an agreed fixed payment or fixed percentage of the amount you finance.
- c. This may vary by lender or finance partner.
- d. You have the right to request information on our commission at any time using the above contact details. We will provide you with full commission information prior to you entering into your finance agreement, and ask you to consent to proceeding with the agreement based on this information.
- e. We do need to make you aware we have commercial agreements in place with our panel of finance partners, however we will always try to offer you the best outcome from our panel. Alternative options may be available in the market that we are not able to offer, and we do encourage you to carry out your own research to ensure you are happy to proceed.

## 5. Finance Options

- a. In order to assist you with obtaining vehicle finance, your details will be passed over to finance providers with whom we work with.
- b. Our finance providers, in order to assess your creditworthiness, will check your information with credit reference agencies, and potentially fraud prevention agencies. Credit searches carried out by our panel may leave an impact on your credit profile.
- c. They will also use the information that you have provided us to assist them in assessing your current status and affordability.
- d. It is important that all the information you provide is accurate and up to date.
- e. Please note that we cannot guarantee an acceptance and all potential finance is subject to terms and status.
- f. Before entering into any agreement, you should ensure you have fully read and understood the agreement you are considering entering into.

- g. We encourage you to take the time to read through any documentation provided, and please do ask any questions you may have.
- h. It is incredibly important you understand the type of agreement you are entering into along with your rights under the agreement such as (but not limited too) Distance Selling and the 14-day rule, Post Contract and your rights if there is an issue with the vehicle, Cancellation and what would happen should you not be able to keep up with the repayments such as (but not limited to) repossession of your vehicle.
- i. Our team is happy to answer any questions or go through anything in further detail, please contact us on the above.
- j. We will never provide you with a recommendation or advise you on certain products, however our partners will provide you with all the information required within your Pre-Contract Information to assist you in making an informed decision.
- k. If you would like further support or guidance around your finances, <https://www.moneyhelper.org.uk/en> provides free assistance that could help support you.

## **6. Affordability and Circumstances**

- a. It is extremely important that you look into finance options that are suitable for your current (and potential future) financial situation.
- b. We will go over all your details to ensure we have the correct information to pass onto our partners, who will then try to verify the information. However, please note that evidence of your income may be requested.
- c. If you are aware or suspect that your financial position will change in the future, you must inform us or the finance partner directly.
- d. Your credit rating could be adversely affected if you do not make payments when due.
- e. We also ask you to make us aware of any additional information you think may be relevant to your acceptance, or how we deliver our service.
- f. As a firm we are committed to trying our best to provide additional support or adapt our services to meet your needs, where we are able to do so.

## **7. Vehicle Options**

- a. If we are unable to reserve the vehicle or offer you a test drive on the specified date, we will inform you of this by email.
- b. This might be because the vehicle has already been sold, because of unexpected limits on our resources which we could not reasonably plan for, because a credit reference we have obtained for you does not meet our minimum requirements, because we have identified an error in the price or description of the vehicle or because we are unable to meet an agreed deadline.
- c. We will not process on a vehicle until we have your instructions, or you have placed a deposit.
- d. If we are unable to contact you using the contact details you provided during the order process, we will treat the order as cancelled and notify you in writing.
- e. However, if we mistakenly accept and process your order where a pricing error is obvious and unmistakable and could reasonably have been recognised by you as a mispricing, we may cancel the processing and refund you any sums you have paid.
- f. We will use all reasonable endeavours to meet any dates specified in the Confirmation, but any such dates are not guaranteed.
- g. If you wish to make a change to a date you have booked for a test drive, please contact us as soon as possible to book an alternative date. We may not be able to guarantee that the vehicle will still be available. The reservation/booking fee is only a good faith deposit and placing an Order does not guarantee we will not sell the vehicle to another customer before the reservation period has expired. However, if we do so, we will, of course, refund the reservation/booking fee in full.
- h. Upon receiving full payment of the vehicle, it is our guarantee that we will provide you with all vehicle documentation and carry out numerous checks to ensure the vehicle meets our high standard requirements.
- i. Please note all cars are sold with an inhouse 3 month parts and labour warranty, however if you are purchasing a vehicle for business purposes (such as a taxi), this warranty will be void. If you are unsure at anytime, please contact our team.

- j. Should you wish for us to deliver your vehicle, we offer a free delivery service within 100 miles. Anything over this will be charged at £2 per mile, and this will be agreed prior to delivering your vehicle.
- k. Please note we will only deliver the vehicle to your direct address and handover directly to yourself. Proof of ID will be required before handover.
- l. On handover we will ask you to fully inspect the vehicle and will ask you to confirm you are happy with the vehicle.

#### **8. [Complaints](#)**

- a. If you wish to make a complaint, please do contact us using the contact information above.
- b. For full information on how we handle complaints, please see our [Complaints Procedure](#).

#### **9. [Your Information](#)**

- a. In order to process your application, you will need to provide us with some of your personal information. We pride ourselves on handling your information in the most secure and professional way we can.
- b. Your data will not be processed without your explicit consent for us to do so, therefore if you do not wish for your application to be processed, we kindly ask that this is not submitted.
- c. As mentioned above, your information will be passed over to our finance partners in order to try to obtain you a finance acceptance. Whilst we have assessed the partners we work with; we have included their information within our privacy policy so you can fully research how they will use your information.
- d. For further detail on how your information is used by us and who it will be shared with, please view our [Privacy Policy](#).
- e. Our ICO number is ZA153723.