



Terms and Conditions

Finance is provided, subject to status. To apply you must be at least 18 years old and a UK resident. A guarantor may be required. Security may be required by way of a Bill of Sale. Credit is only available on cars supplied by us.

Telephone calls may be monitored or recorded for security and quality control. Information is available in large print, audio and Braille on request please call for details. Offers are available without finance, if you buy a car from us.

Use of Your Information

If you make an application, your details will be held on computer and used in a credit scoring or other automated decision making process when assessing your application.

Cargiant work with a number of Credit Providers who provide vehicle finance. We will pass your application to more than one Credit Provider (if it is not initially accepted) in order to give the best chance of securing finance. This may result in multiple credit searches.

To find out more on the companies we use please call us on 020 896 47 509.

If you provide false or inaccurate information we will record this. We and other organisations may then use and search these records to check your identity, to prevent fraud and money laundering.

You can ask for details about the Credit Reference and Fraud Prevention Agencies from whom and with whom we share this information. Please call us on 020 896 47 509.

You have a legal right to these records.

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to:

- disclose information about your joint applicant and anyone referred to by you.
- authorise us to search, link or record information at credit reference agencies about you and anyone referred to by you.

An "association" between joint applicants, and between you and anyone you tell us is your financial partner, will be created at credit reference agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at credit reference agencies.

You authorise us to make all enquiries necessary to verify this information to enable us to consider this application. If you apply for insurance your information will be passed to the administrators and the insurers for underwriting, processing claims handling and fraud prevention.

Your personal data which may include sensitive information such as medical details, will be treated in confidence and will not be disclosed to any third parties except where permitted by law or where you have given your consent, however, it may be shared with selected third parties and the Insurers (and their administrators) who may also use it for marketing, research, statistical analysis and administration purposes. For further information on the companies with whom your information may be shared please contact us. You may be contacted by mail, telephone, fax, email, automated calling systems or other reasonable method with details of products or services offered by one of the above. If you do not want your details to be used for marketing please call us on 020 896 47 509. Under the terms of the Data Protection Act you have the right to obtain a copy of the information held about you upon payment of the appropriate fee.