

Terms & Conditions

We aim to be transparent and, that's why we've simplified our terms and conditions. These terms and conditions may change from time to time, so it's always best to check back if you're ever in doubt.

Terms & conditions for access to Car Kingdom City website

Access to www.carkingdom-city.co.uk is subject to the following terms and conditions. Please take the time to read through these before continuing to use www.carkingdom-city.co.uk.

On accessing the www.carkingdom-city.co.uk website on this and each subsequent occasion you will be deemed to have accepted all of the terms and conditions that apply to its use and to the facilities and services provided by it. We reserve the right to alter these terms and conditions at any time and it is your obligation to check if changes have been made. Your use of after changes are posted online shall constitute acceptance of the new terms and conditions.

In these terms and conditions:

- "we"/"us"/"our" means Car Kingdom City
- "you"/"your" means the user of our online services.

Access to www.carkingdom-city.co.uk

Access to www.carkingdom-city.co.uk is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on www.carkingdom-city.co.uk without notice (see below). We will not be liable if for any reason our site is unavailable at any time or for any period.

From time to time, we may restrict access to some parts of or the entire website (www.carkingdom-city.co.uk), to users who have registered with us.

Content

In consideration of our agreeing to permit you to use www.carkingdom-city.co.uk to search our database of vehicles, you agree that you will only use, reproduce and print materials comprising the results of such searches for your own personal, non-commercial purposes.

The pages contained in www.carkingdom-city.co.uk may contain technical inaccuracies and typographical errors. The information in these pages may be updated from time to time and may at times be out of date. We accept no responsibility for keeping the information in these pages up to date or liability for any failure to do so.

The information contained in the material in www.carkingdom-city.co.uk is only for informational purposes. The material on www.carkingdom-city.co.uk does not constitute advice and you should not rely on any material on www.carkingdom-city.co.uk to make (or refrain from making) any decision or take (or refrain from taking) any action.

Copyright and trade marks

All rights, including copyright, in the content of these web pages, in the photographs of any vehicles displayed on www.carkingdom-city.co.uk and in our database of vehicles, are owned by Car Kingdom City.

All trademarks, names, and logos are the proprietary marks of us. Marks identifying third parties are owned or licensed by those third parties or their associated companies. Nothing in these terms and conditions in any way confers on you any licence or right under any trademarks, names or logos.

We are not liable for any failure to perform any of our obligations under these terms and conditions caused by matters beyond our reasonable control.

Except as expressly permitted by these terms and conditions, you may not copy, reproduce, redistribute, download, republish, transmit, display, adapt, alter, create derivative works from or otherwise extract or re-utilise any of the contents of www.carkingdom-city.co.uk. In particular, you must not cache any of the contents for access by third parties nor mirror or frame any of the content of www.carkingdom-city.co.uk nor incorporate it into another website without our express written permission.

Liability

The material displayed on www.carkingdom-city.co.uk is provided without any guarantees, conditions or warranties as to its accuracy. Whilst every effort has been made to ensure the accuracy of information on this site, some errors may occur. It is important that you do not rely solely on this information but check with www.carkingdom-city.co.uk about any terms you feel will affect your

decision to purchase a car. No liability is acceptable for loss or damage resulting from errors or omission on www.carkingdom-city.co.uk.

This does not affect our liability for death or personal injury arising from our negligence, nor our liability for fraudulent misrepresentation or misrepresentation as to a fundamental matter, nor any other liability which cannot be excluded or limited under applicable law.

We will need to carry out routine maintenance and servicing of our servers and equipment from time to time. While we will seek to keep disruption to a minimum, we cannot guarantee that www.carkingdom-city.co.uk will be continuously available online. We therefore provide www.carkingdom-city.co.uk on an "as is" and "as available" basis.

We make no warranty that www.carkingdom-city.co.uk (or websites which are linked to www.carkingdom-city.co.uk) is free from computer viruses or any other malicious or impairing computer programs. It is your responsibility to ensure that you use appropriate virus checking software.

We are not liable for any failure to perform any of our obligations under these terms and conditions caused by matters beyond our reasonable control.

Links to non-www.carkingdom-city.co.uk sites

Where www.carkingdom-city.co.uk contains hypertext links to websites that are not operated by us, we do not control such websites and are not responsible for their content. Our inclusion of hypertext links to such websites does not imply any endorsement of the material contained on the websites or of the owners.

Links to www.carkingdom-city.co.uk

You may establish a hypertext link to the home page of www.carkingdom-city.co.uk, but not otherwise, without the need for our written consent, provided there is thereby no implied endorsement or sponsorship of you, your company or your website by us.

General

We reserve the right to assign or subcontract any or all of our rights and obligations under these terms and conditions to a third party. If we exercise this right, we shall name the assignee or subcontractor on www.carkingdom-city.co.uk and you will be entitled to terminate the account within 5 working days. You may not without our prior written consent assign or dispose of any rights or obligations arising under these terms and conditions.

These terms and conditions of access together with our privacy policy contain the entire agreement and understanding between the parties relating to www.carkingdom-city.co.uk, and supersede any and all prior agreements, arrangements, statements and understandings, except for any fraud or fraudulent representation by either party. We exclude all representations and warranties relating to access to use of www.carkingdom-city.co.uk, whether they are statutory or otherwise, as far as is possible by law.

If any of these terms and conditions shall be held to be invalid or unenforceable, it shall not affect the enforceability of any of the remaining provisions.

These terms and conditions shall be governed by and in accordance with English law and subject to the exclusive jurisdiction of the English Courts.

If you do not agree to obey these terms and conditions you must stop using www.carkingdom-city.co.uk immediately.

Correspondence

All correspondence relating to www.carkingdom-city.co.uk should be sent to:

Car Kingdom City, Euro storage, Canal Way, London, W10 5AZ.

Email: info@carkingdom-city.co.uk

Registered office address

Car Kingdom City, Euro storage, Canal Way, London, W10 5AZ.

VAT No: **000 000 000**.

Car Kingdom City Ltd is authorised and regulated by the Financial Conduct Authority, FCA Registered Number **000000**.

Test driving a car eligibility

For insurance purposes, to take a car for a test drive you must be at least 21 years old and have held a valid driving licence for over a year.

Purchasing and collecting a vehicle terms & conditions

The collections procedure is subject to completion of the pre-delivery inspection and any repairs that may arise from it. A confirmation email or text will be sent as soon as the vehicle is ready for collection. If there's likely to be a delay you will be contacted as soon as possible. Please allow one hour to collect your car.

Valid UK / EU Driving Licence including photo section OR Valid Passport AND 2 proofs of present address dated within the past 3 months are required for identification on every collection. (Bank Statement, Council Tax or Utility bills, excluding mobile phone).

Payment methods

UK Debit cards and direct transfer.

Please note: unfortunately, we cannot accept Building Society Cheques or credit card payments made towards the purchase of your car.

External Finance

If you use an external finance company to pay for your car, there will be an external finance admin fee of £300 to cover administration costs. You will be able to add the external finance admin fee to the price of the car.

Deposits

The minimum required to secure a car is a £500 deposit, this is non-refundable, non-transferable and is subject to statutory rights. Please note, deposits and outstanding balances must be paid by card. We do not accept cash payments.

Trade sales

As our prices are genuinely low we often sell to traders and other dealerships. To ensure our best car prices are available to the public we charge traders an additional £500 to buy directly from Car Kingdom City.

Vehicle Security

Car Kingdom City Limited accepts responsibility that all vehicles are not subject to a category A, B, C or D insurance total loss, are not recorded on the stolen register and are not subject to an outstanding finance agreement. This is in addition to your statutory rights.

Ownership of goods shall not be passed onto the customer until the price has been paid in cash or funds cleared but risk shall be passed to the customer on delivery.

*An Admin fee of £299 is made to cover the documentation and administration costs on purchases. Your statutory rights are not affected.

Apply for finance terms & 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.

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. Car Kingdom City 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. 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 07387 327070. 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.

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 07387 327070. Under the terms of the Data Protection Act you have the right to obtain a copy of the information held about you.

Whose products do we offer?

We can introduce you to carefully selected lenders including Motonovo, Creation, Blackhorse, Close Brothers, Starline, Blue Finance, Oodle and brokers such as Evolution and DSG who may pay us for introducing you. We offer Hire Purchase and Personal Contract Purchase to fund car buying and Personal Loans to fund additional products.

Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs and eligibility for MBI contracts.

We are not an Independent Financial Advisor and are unable to provide independent financial advice.

What will you have to pay us for this service?

No fee for introducing you to a Finance provider.

Who regulates us?

Car Kingdom City Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 00000.

Our permitted business is advising and completing non-investment insurance contracts and financial services.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

What to do if you have a complaint

To register a complaint please contact the Customer Service Manager at the address given below, by phone on 07387 327070 or email info@carkingdom-city.co.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

Complaint and Feedback Procedure

We are committed to providing a high standard of service to you and all our customers. Occasionally we may not live up to our expectations and if this happens we would like to hear from you. This will allow us to put matters right and make improvements. We value your feedback and thank you for helping us treat all our valued customers fairly.

In the first instance, please share your complaint in person with our staff as they are usually best placed to resolve the concern.

If your concern remains unresolved, contact our Customer Service Manager using the contacts below. The Customer Service Department is open Monday to Friday 8:30am - 5:00pm.

Email: info@carkingdom-city.co.uk

Phone: 07387 327070

Address: Car Kingdom City, Euro storage, Canal Way, London, W10 5AZ.

Car Kingdom City Deduction Policy

In the event that you have a valid reason to return the vehicle under your consumer rights, we will require the vehicle to be returned in the same condition as when it was purchased.

We will also exercise our right to deduct a reasonable sum of money having taken in to account the usage of the vehicle and any failure to keep it in good repair and condition.

This will include but not limited to our right to charge the consumer 1 pound per mile for each mile covered since the date of sale, along with the cost of any estimate for repairs required to any damage to the vehicles interior and exterior that was caused whilst the vehicle was in your possession.

Finance and Insurance Complaints

We will promptly acknowledge all Finance and Insurance complaints. You will be given details of who is dealing with your complaint and how to contact them. We will do our best to resolve the concern immediately with as little inconvenience to you as possible and to keep you informed during the process. At any stage you may contact the person handling your complaint and discuss the next steps.

We will keep you informed of the progress being made towards complaint resolution throughout our investigation. Within 8 weeks we will give our Final Response or a further progress report on the investigation.

Appeals

After receiving our Final Response, and you do not accept the outcome, or if your Finance or Insurance complaint has not been resolved within 8 weeks then you may appeal to the Financial Ombudsman Service. This was set up by the Financial Services Authority to review unresolved Finance and Insurance complaints.

The Financial Ombudsman Service

Address: Harbour Exchange Square, London E14 9SR

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk