



allsales@anchorcars.co.uk

0118 9711 799

07393 766 356 out of hrs



WEL COME



Anchor Cars Limited
Anchor Business Park, Bath Road
Padworth, Reading RG7 5JF

Understanding Your Purchase

Complimentary roadside assistance provided by AA

When buying a vehicle from Anchor Cars, included in the Care Pack is an "Arrangement of 1-year complimentary roadside assistance provided by the AA." The AA will send you an email with a sign-up link to activate the cover. If you do not receive this email, please contact your salesperson immediately as you are not able to use the benefit of your complimentary roadside assistance unless you have personally activated the product.

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

No matter how large or small your business is, we are here to help. If you wish to purchase a vehicle unseen over the phone you will receive the benefit of our famous 'No Quibble Money Back Promise on Arrival' – Upon delivery of your new vehicle, if you are not entirely happy with the description that we have given you, or you feel that we have inadvertently misled you, please send the vehicle back with our driver and we will refund your deposit in full. No hassle, no quibble, if we haven't done our job properly, we don't deserve your money.

Consumers – Distance Selling Regulations – Cancellation rights:

If you are not purchasing a vehicle in the course of your business, we have some fabulous tools to provide peace of mind, including our delivery service for consumers who purchase vehicles from our online showroom via the phone. Our guarantee to you – Upon delivery of your new vehicle, if you are not entirely happy with the description that we have given you, or you feel that we have inadvertently misled you, please send the vehicle home with our driver and we will refund your deposit in full. No hassle, no quibble, if we haven't done our job properly, we don't deserve your money. Furthermore, once you have inspected your new vehicle, accepted delivery and completed the purchase of your new vehicle we will extend a 14-day guarantee to you in line with the Distance Selling Regulations. Should you wish to return the vehicle anytime within 14 days of accepting delivery please notify your salesperson in line with the terms and conditions below:

- Contact Anchor Cars, in writing, within 14 days of delivery of the vehicle if you intend to return it.
- Our Remote Customer Care Pack covers the costs involved in delivering a vehicle to you. As such in the event of cancellation, we are unable to refund your purchased Remote Customer Care Pack, or the delivery element of your Premium or Platinum Care Pack.
- We allow a 200-mile road test on our vehicles to become familiarised with the vehicle and ensure everything is operating correctly at the point of sale. Should you decide within your 14-day cancellation period, that you wish to return your vehicle, a mileage charge for every mile over this 200-mile allowance, will be deducted from any refund due, to cover the cost of depreciation and wear and tear. For all vehicles with an asking price of less than £40K and that are over 2 years old the mileage charge will be calculated at £1 per mile. Any vehicles that are under 2 years old or have a value of over £40K, mileage charges will be calculated at £2 per mile.
- Please return the vehicle in the same condition as it was delivered. Charges apply for any cosmetic or mechanical damage, as well as any reclean costs.
- The vehicle must be returned to Anchor Cars as we do not collect.
- If you part-exchanged a vehicle(s) when making your purchase, it will not be returned to you. Instead, you will receive a refund for the full purchase price of the vehicle, minus the deductions listed above.
- We do not refund payment fees taken for processing payments by Debit Card, Credit Card or Cash.
- The V5 registration document must be returned immediately when received from the DVLA. A de-

- We do not refund payment fees taken for processing payments by Debit Card, Credit Card or Cash.
- The V5 registration document must be returned immediately when received from the DVLA. A deposit of £250 will be retained from your refund until this is received.
- Any vehicle excise duty (RFL) has been charged by the DVLA and as such, any refund due will come directly from them upon return of the V5 (vehicle registration document).
- Any extended guarantee will be cancelled and the fee returned. (Including the guarantee elements of our premium and platinum care packs, less the cost of our Remote Care Pack)
- If you have committed to a finance option you are responsible for cancelling the agreement as per the terms and conditions of the agreement that you signed upon handover.
- The vehicle must be returned with the same items as it was sold. This includes (but is not restricted to) service packs, manuals, locking wheel nuts, entertainment systems, tools and keys.
- It is your responsibility to return the vehicle without undue delay and in any event not later than 5-days from the day on which you communicate your cancellation of this contract to us.

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?

Anchor Cars Ltd [FRN 763333] is under the authorisation and regulation of the Financial Conduct Authority FRN 763333. 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.anchorcars.co.uk/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 Anchor Cars 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 Anchor Cars 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.

Who Are we?

With over 35 years of excellence in the motor industry, Anchor Cars has established itself as the UK's largest and most trusted dealer of high-quality new and used cars. Our philosophy combines premium car sector practices with accessible customer service, ensuring every client receives a bespoke buying experience.

Founded by Graham Joyce, Anchor Cars was inspired by decades of leadership in major automotive franchises. Under the direction of his sons, Simon and Gregory Joyce, the company has flourished, integrating innovative services such as home delivery, live video viewing, and comprehensive car care packages.

Legal Information:

Company Name:	Anchor Cars Ltd
Company Registration Number:	10267434
Company VAT Number:	GB318148896
Financial Conduct Authority (FCA) ref no.	763333
Address:	A4 Bath Road, Padworth, Reading RG7 5JF
ICO Registration Reference - Anchor Cars Ltd:	ZA542815

Executive Team



Greg Joyce
CEO



Simon Joyce
Director



Andy Parmenter
General Manager

Awards and Recognition

Anchor Cars is proud to have been shortlisted as the 'EV Dealer of the Year & Used Car Retailer of the Year (100+ cars) for 2024', underlining our commitment to excellence in the used car market. Our dedication to providing superior customer service and reliable vehicles has consistently placed us at the forefront of the industry.

- Used Car Retailer of the Year (100+ Cars)
- EV Dealer of the Year

Our Commitment to Quality

Anchor Cars is dedicated to providing an unmatched level of quality and service, offering:

- Award-Winning Customer Service: Recognised with several industry awards for our commitment to customer satisfaction. Including a 5-star rating on AutoTrader.
- A Money-Back Guarantee on Delivery: We ensure that all vehicles meet your expectations upon delivery, otherwise send it back with our delivery drive
- Innovative Financial Solutions: As a credit broker, we provide tailored finance products to suit every budget, working with a panel of lenders to get you the best deal.

Landline 0118 9711 799 | allsales@anchorcars.co.uk

Out of hours 07393 766 356

Opening Hours Weekdays 9am - 6pm | Saturday 9am - 5pm | Sunday & Public Hols'

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 (9.9% APR for full Electric Vehicle models) 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 9.85% of the amount that you borrow. For example, if you borrow £10,000, we will receive a maximum of £985 from MotoNovo. The exact commission for your agreement is available upon request and will be calculated once your agreement has been accepted.

Close Motor Finance

10 Crown Place, London EC2A 4FT, 0333 321 6060

Close Motor Finance offer our customers finance from 12.9% APR. Close Motor Finance will pay us a maximum commission of 9% of the amount that you borrow. For example, if you borrow £10,000, we will receive a maximum of £900 from Close Motor Finance. The exact commission for your agreement is available upon request and will be calculated once your agreement has been accepted.

Credit Agricole

Broadwalk House, 5 Appold St, London EC2A 2DA, 020 7214 5000

Credit Agricole offer our customers finance from 12.9% APR. Credit Agricole will pay us a maximum commission of 7% of the amount that you borrow when financing a car and 6.5% of the amount that you borrow when financing a motorhome. For example, if you borrow £10,000, we would receive a maximum commission of £700 for cars or £650 for motorhomes. The exact commission for your agreement is available upon request and will be calculated once your agreement has been accepted.

Evolution Funding

Thompson Cl, Whittington Moor, Chesterfield S41 9AZ, 01246 458800

Evolution funding are a finance broker and will work with a panel of lenders to secure finance for you. Evolution Funding offer our customers rates from 12.9% APR. They will pay us a maximum commission of 3% of the total amount that you borrow. For example, if you borrow £10,000, we will receive a maximum of £300 from Evolution Funding. 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.

How we look after you

All our vehicles are supplied with a basic safety check, complimentary 12 month AA Breakdown Cover and 6 months MOT as part of the AA dealer promise. We have the following unbeatable range of extended guarantees to offer complete peace of mind. Our Care Pack offers unbeatable value for money and is designed specifically for your convenience and peace of mind.



Care Pack | £349

- 1/4 Tank fuel from leaving site.
- Full pre-delivery inspection.
- 3 Month or 3000 mile, return-to-base warranty, whichever sooner.
- Free MOT for life at any of our MOT centres.
- 20% Discount on Service Labour at any of our service centres



Remote Pack | £549

- 1/2 Tank fuel from leaving site.
- Full pre-delivery inspection.
- 3 Month or 3000-mile guarantee, whichever sooner, Autoguard remote guarantee
- Free MOT for life at any of our MOT centres.
- Free Annual Battery Health Check.
- 20% Discount on Service Labour at any of our service centres



Premium Pack | £899

Our most popular package!

- 3/4 Tank fuel from leaving site.
- Full pre-delivery inspection.
- 15-month guarantee.
- Free MOT for life at any of our MOT centres.
- Free Annual Battery Health Check.
- 20% Discount on Service Labour at any of our service centres



Platinum Pack | £1299

- Full Tank fuel from leaving site.
- Full pre-delivery inspection.
- 36-month renewable guarantee with the potential to cover you for the LIFETIME of ownership for a one-off cost.
- Free MOT for life at any of our MOT centres.
- Free Annual Battery Health Check.
- 20% Discount on Service Labour at any of our service centres
- Delivery within a **250**-mile radius with our money-back guarantee*.

*If your new vehicle arrives and isn't exactly as described, simply send back with our delivery driver and we will refund you in full. Terms and Conditions apply to all Care Packs. [<https://www.anchorcars.co.uk/care-pack-terms-conditions>]

Autoguard Extended Guarantees



15 Month Guarantee

36 Month Renewable (Lifetime of Ownership) Guarantee

Please note, 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.



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 contacts 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 Anchor Cars 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 the precise commission details.

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:

Anchor Cars [Lloyds Bank]

Account: 20464368

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.

