

Terms and Conditions

About Us

Alternative Route and Alternative Route Leasing are part of the Bridle Group and are trading names of Hanborough Enterprises Limited ('the Company', 'Us', 'We' or 'Our').

Hanborough Enterprises Limited is regulated for consumer credit activities and insurance distribution by the Financial Conduct Authority – Firm Reference Number 631448. We are a broker and not a lender. You can check this information at www.fca.org.uk

Hanborough Enterprises Limited is registered with the Information Commissioners Office for the processing of data under The Data Protection (Charges and Information) Regulations 2018. Our Data Protection Licence number is Z264186X. You can check this information at www.ico.org.uk

Hanborough Enterprises Limited is a member of the British Vehicle Rental and Leasing Association and abide by their Code of Conduct. For further information visit www.bvrla.co.uk

Our Services

We offer our services to you which include:

- Arranging finance with a funder for you after you have agreed the cost and funders charges (or the basis of such costs if they cannot be determined in advance)
- Preparing and witnessing appropriate loan documentation on behalf of the funder

We are not linked to any of our lending panel members.

We recognise it is important for customers to be able to shop around for credit and alternative sources of credit.

Some of the services that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

Our Website

The information, service and products on this website are intended for use by residents of the UK only, and are not aimed at or intended for use by residents of any other jurisdiction.

This website is designed to be accessed through its principal product home pages and such other pages as we may decide. If you access the site through individual pages directly, which are designed for this purpose, you may not see important information which is relevant to a full understanding of our products and services. You will be referred on certain site pages to read Important Information. This Important Information will contain important product details and relevant legal or regulatory information and should be read in conjunction with the relevant site pages.

Whilst we have taken all reasonable steps to ensure the accuracy and completeness of the information on this website including pricing, images and vehicle data, we give no warranty and make no representation regarding the accuracy or completeness of the content of this website. Consequently, we accept no liability for any losses or damages (whether direct, indirect, special, consequential or otherwise) arising out of errors or omissions contained in this website. Further, no warranty is given that the website shall be available on an uninterrupted basis, and no liability can be accepted in respect of losses or damages arising out of such unavailability. Also, we accept no liability in respect of losses or damages arising out of changes made to the content of this website by unauthorised third parties.

Access to and use of this website is at the user's own risk and we do not warrant that the use of this website or any material downloaded from it will not cause damage to any property, including but not limited to loss of data or computer virus infection.

Nothing in these terms and conditions shall exclude or limit our duties and liabilities under any applicable legislation or any conduct of business rules which we are bound to comply with. Further, nothing in these terms and conditions shall attempt to exclude liability for death or personal injury or for fraudulent misrepresentation.

This website contains links to other websites which are hosted and maintained by third parties. We have no control over the content or security of any such site. You link to such sites at your own risk, and we make no representations regarding the content of any such website. We cannot be liable for any loss or damage which may arise from the use of such third-party websites.

Pricing

Although we endeavour to ensure that all pricing information on our website is accurate, occasionally an error may occur, and goods may be mis-priced or misrepresented. If we discover a pricing error we will, at our discretion, either: contact you and ask you whether you wish to cancel your order or continue with the order at the amended price; or notify you that we have cancelled your order. We will not be obliged to supply goods at the incorrect price.

Prices that are reduced for sales and promotions are only valid for the specified period, this must be confirmed and obtained from your sales representative before placing your order. We reserve the right to adjust prices, offers, goods and specifications of goods on the website at our discretion at any time before (and after) we accept your order.

All prices on our websites are in UK Pounds Sterling and for mainland UK customers are exclusive of the relevant VAT.

Specification and Images

The vehicle specifications and pricing displayed on our website is supplied by an independent, industry leading data provider which is downloaded directly into our website. Whilst every effort is made to verify and ensure the accuracy of the information given, the information should only be used as a guide.

All of our images on the website are for illustration purposes only as should not be taken as the specific models of your choice.

Quotations

We will quote figures based on our funders cost of funds. The funder has the right to change or decline these quotes on receipt of the full proposal.

Our Remuneration

Our remuneration is an introductory payment payable by the funder. We do not take credit for payments due until the funding has been paid out. You are entitled, at any time, to request information regarding any payment which we may have received as a result of placing your finance with a funder.

Conflicts of Interest

If through exceptional circumstances we or any of our Directors or other customers has a material interest in business you ask to be transacted for you, we will make you aware of the conflict of interest and we will obtain your consent before your instructions are carried out. A copy of our Conflicts of Interest Policy is available on request.

Treating You Fairly

We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity

- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration
- Respect your confidentiality

Complaints

If you wish to register a complaint, please contact us

By post to Alternative Route
 11 North Street
 Portslade
 Brighton
 East Sussex
 BN41 1DH

By telephone 01273 412288

By email sales@alternativerouteleasing.co.uk

Our internal complaints procedure is available on request.

If your turnover is less than £1,000,000 you may be entitled to refer any complaint against us to the Financial Ombudsman Service. We will give you full details of how to contact the service at the appropriate time.

Your Responsibilities

In order for us to fulfil our responsibilities to you, you must:

- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you

Data Protection and Confidentiality

We are registered under the Data Protection Regulations and abide by the requirements of the regulations. The information we receive from you is used to provide quotations and arrange finance with a funder. You have the right to cancel your authority to use such information. Before or after you enter into any agreement with a funder, to help make credit decisions, the funder will make a credit search with a credit reference agency. If you are a company or partnership, they will also make enquiries about the principle director(s) or partner(s) with a credit reference agency. Full details of the use and disclosure of your information by the funder is contained within the terms and conditions of any agreement which you should read before signing.

All customers' records are treated as private and confidential and we therefore reserve the right to give you copies of your particular records rather than allow access to files containing records concerning other clients. Please refer to our Privacy Policy www.alternativerouteleasing.co.uk/privacy-policy. A copy of our Privacy Policy may be obtained upon request.

We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2007.

Our Terms and Conditions of Business with Customers

Definitions: You/Your is the Customer. We/Us/Our is Hanborough Enterprises Ltd T/a Alternative Route Leasing

1. We are authorised and regulated by the Financial Conduct Authority for consumer credit activities and insurance distribution. Our Firm Reference Number is 631448. You can check

this on the FCA Register by visiting www.fca.org.uk or by contacting the FCA direct on 0300 500 8082

2. We are an independent vehicle finance broker and We operate with a panel of carefully selected funders. We may receive commission and/or other benefits from the finance provider if you enter in to an agreement with them
3. You are entering in to a contract for the supply of goods and services which are governed by the Consumer Contracts Regulations. The supply of services relates to acting as Your agent in the brokering of consumer credit activities and the introduction of You to the finance company for the supply credit and by acting on Your behalf in the sourcing of the vehicle detailed in the quotation which will be subject of the finance agreement. You are instructing Us to act as your agent to introduce You to the finance company for the supply credit and by acting on your behalf in the sourcing of the vehicle detailed above.
4. In order to give You the best price We occasionally source vehicles which are pre-registered and have delivery mileage only. In these instances, a vehicle may require an MOT certificate which will be at Your cost prior to return to the funder.
5. We will charge an administration fee as detailed in the Information Notice and Initial Disclosure Document which is payable by You by bank transfer within 7 days of issuance or before delivery of the vehicle whichever is soonest
6. You may have the right to cancel the supply of Our service within 14 days of signing this contract. You must notify Us of cancellation in writing by post or by email. If You cancel after that period, then You shall be liable to pay a cancellation fee as detailed in the Information Notice and Initial Disclosure Document which We have provided You with. An invoice in respect of the cancellation fee will be issued and must be paid by bank transfer within 7 days
7. You agree to pay late payment interest and/or debt collection costs in the event that You fail to pay any invoice issued by Us within the time prescribed in point 4 and point 5
8. The finance agreement and the supply of the vehicle is a separate contract between You and the finance provider. You may have the right to cancel the provision of finance by the finance company and details of this will be supplied directly to You by them.
9. If We advise You of any material changes such as limited availability to offers by a manufacturer, motor dealer or finance company, You will have the right to cancel Your order without incurring a cancellation charge.
10. We will provide You will an anticipated delivery date which is based on information that We receive from Our supplier. Whilst We endeavour to ensure that anticipated delivery dates are as accurate as possible, delivery dates are subject to change by the manufacturer and on occasions delays do occur due to production or transportation issues. We will keep You informed of any known changes to allow you to make any necessary arrangements as a consequence of a delivery delay. We will not accept any responsibility for losses or inconvenience to You caused by the delay of a vehicle
11. The vehicle will be driven to Your specified delivery address on the UK mainland by a delivery driver and will therefore arrive with delivery mileage. If You require delivery by trailer or transporter, please let Us know and We will advise you of the additional cost.
12. We have no control over increases in manufacturer pricing, model year specification changes, changes to the rate of vat and/or road fund licence, increases in interest rates, reductions in the finance company's residual value which may affect and increase the rental quoted. We will advise You of any of these instances as soon as possible but We will not accept any responsibility for losses or inconvenience caused to You
13. We have control over a finance company's decision to rescind an approval for finance or request further information from You. We will advise You of any of these instances as soon as possible but We will not accept any responsibility for losses or inconvenience caused to You
14. Errors and Omissions Excepted

Implementation of Our Terms and Conditions

These terms and conditions shall be deemed effective as of 01 April 2019