

TERMS AND CONDITIONS

DISCLAIMER

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THIRD PARTY LINKS

To provide increased value to our users, we may provide links to other websites or resources for you to access at your sole discretion. You acknowledge and agree that, as you have chosen to enter the linked website we are not responsible for the availability of such external sites or resources, and do not review or endorse and are not responsible or liable directly or indirectly, for the (1) the privacy practices of such websites (2) the content of such websites, including (without limitation) any advertising, content products, goods, or other materials or services on or available from such websites or resources or (3) the use to which others make of these websites or resources, nor for any damage, loss or offence caused or alleged to be caused by, or in connection with, the use of reliance on any such advertising, content, products, goods or other materials or services available on such external websites or resources.

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TERMS & CONDITIONS FOR 14 DAY MONEY-BACK GUARANTEE

Applies to all used cars ordered and delivered. Customers in this position can return the car to the dealership within 14 days from delivery/collection and receive a full refund (and cancellation of any finance arranged through us) provided that it is returned in the same condition with all keys, manuals etc and with no more than 500 miles usage. The customer will be responsible for arranging return to the dealership and for any costs of doing so. If the V5 has not yet been received by the customer and cannot be returned with the car, a sum of £250 shall be retained from the refund until such time as the original V5 is provided, or the dealership is able to submit the registered keeper change online. Any part-exchange vehicles will be paid at the agreed valuation unless a return of the part-exchange vehicle is agreed. Any return of the part-exchange vehicle would be without any liability for the condition of the part-exchange. Excludes commercial vehicles.

SPECIAL OFFERS

The Financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

Which products do we offer:

We offer consumer finance products

Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for finance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need you to make your own choice about how to proceed.

We act as credit brokers, and we are not a lender but we can introduce you to a number of lenders who may be able to help finance your purchase, we can only introduce you to these lenders, however, we are not financial advisors.

What will you have to pay us for our services?

No fee is payable for our services, however, a lender may pay us commission for making an introduction of business.

Who regulates us?

We are authorised and regulated under interim permission by the Financial Conduct Authority.

Ownership

Starrett 4x4 Unit 5&6, 241 Berryhill Road, Donemana, BT82 0NR

What to do if you have a complaint

By e-mail: complaints@Starrett4x4.com

In writing: Starrett 4x4 Unit 5&6, 241 Berryhill Road, Donemana, BT82 0NR

By phone: 02871398934

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 the circumstances of the claim. Insurance advising and arrangement is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

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TELEPHONE CALLS

In our continual effort to improve our levels of customer service, please be aware that calls may be monitored and recorded for training and quality purposes.

COMPETITION TERMS AND CONDITIONS

Competitions are open to anyone aged 16 or over. Competitions are free to enter and the winner will be drawn randomly. No alternative prize will be offered. Should you win, we will notify you directly for your contact information. We will not share your contact information with any third party. The winner will be posted on the site. Strictly one entry per person and duplicate entries will be cancelled.