**Terms and Conditions**

1. By signing this leasing broker proposal agreement you agree that BestCarFinder will assist you to find the most appropriate vehicle finance product(s) and or Service(s) that match your stated requirements and to process any order you have made with us. Please note that this agreement is separate to and not connected to any lease or finance agreement you may enter into.
2. We have a commercial relationship with a carefully selected panel of lenders and we may receive a commission from the selected lender. We do not charge you a fee for our credit broking services.
3. We record all telephone calls for training purposes and to improve the service we offer.
4. The prices quoted either on the website or in a written quotation include VAT. If the rate of VAT changes between taking the offer and supply of the Vehicle, the Company will adjust payments accordingly.
5. We cannot accept any responsibility for any losses incurred by you arising out of the contract between you and the finance company and purported arrangements relating to the supply of any vehicle save to the extent that such loss is caused by our negligent act or omission.
6. Prior to processing your order a Processing Fee will be required. The Processing Fee is the broker fee charged by BestCarFinder for our service and represents the costs incurred for arranging the sale, ordering the vehicle, arranging the finance and organising delivery of the vehicle. The Processing Fee will be set out in the order confirmation.
7. **Force Majeure -** Our performance under this agreement will be excused if we are unable to perform due to any cause beyond our reasonable control.
8. **Cancellation -** By signing this proposal agreement you accept and acknowledge that your right to cancel as stipulated under the Distance Selling Regulations is restricted and is not applicable once we commence performance of the agreement.
9. Personal Data & Data Protection

The Lender will use 'Your Information' in connection with your application. 'Your information' means the information you have given to BestCarFinder, which we pass on to the Lender, or which the Lender receive from their enquiries and searches at credit reference and fraud prevention Agencies. This applies to all applicants, including joint applicants and members of the household and directors or partners if the application is made by a limited company, partnership or an unincorporated association.

The Lender will check your details with credit reference and fraud prevention Agencies, and these Agencies will record the check. The Lender will provide the Agencies with your current and previous names, addresses and dates of birth of all parties as well as the income and expenditure details that you provided, so if you are providing information about others, on a joint application, you must be sure that you have their agreement. The Agencies will provide the Lender with confirmation of the income and expenditure details provided and public information about you and any third party financially linked to you: information such as county court judgments (CCJ’s) and bankruptcies, electoral register and fraud prevention information on you and your known financial associates, current and previous names, addresses and dates of birth. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. By signing this Proposal you also give authority to disclose information about you and any third party linked to you.

Personal Data will be processed for the following purposes:

* The performance of this leasing broker services agreement
* To check your credit record with any credit reference agencies and for money laundering purposes (which will include the supply of your personal information to third parties for such purposes) should you decide to apply for finance. The Agency searches that the Lender make will leave a search footprint, both in their records and on your credit file at the Agencies the Lender has used, whether or not this application proceeds. If the search was for a credit application, the record of that search (but not their name) may be seen by other organisations when you apply for credit in the future. If you made a joint application, the Lender will link together the records of joint applicants, called financial associates.

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