

Full Trading Name – Express Vehicle Contracts

Company Registration Number – 03247145

VAT Registration Number – 695548379

BVRLA Registration Number - 1463

Financial Services Register Number - 680691

ICO Registration Number – Z5088418

Registered Address – 15 Aston Court, George Road, Bromsgrove Technology Park, B60 3AL

Version date 01/01/2026

## Definitions

You will see throughout our terms and conditions the below terminology is used. Please refer to the table below to identify the meanings.

Administration fee	The fee charged for services rendered and is payable at the time of order confirmation
Consumer	A private individual acting in a non-business capacity
Regulated Customer	Private Individual, Sole Trader or a Partnership with less than four partners.
Finance partner / finance partner and/or lender	The finance company you have entered/will enter the finance agreement with
Finance agreement or Credit/Lease agreement	A separate agreement which you enter with the finance partner and/or lender
Services	Sourcing vehicles, placing vehicle orders with our suppliers, arranging finance with finance partners and/or finance partner and/or lender, regular updates throughout the process and coordinating the delivery of your vehicle.
Regulated business	Refers to a business regulated by the Consumer Credit Act 1974
Our website	The website operated by us and registered under the domain name <a href="http://www.expressvehiclecontracts.co.uk">www.expressvehiclecontracts.co.uk</a>
Credit search	A credit search is required before entering the finance agreement. Your personal information will be passed to credit reference agencies and finance for this purpose
Customer	A regulated or non-regulated person or entity conducting business with Express Vehicle Contracts
VAT	Value added tax as per the Value Added Tax Act 1994
Your/your	Refers to you as an individual consumer or the person responsible within a regulated or non-regulated business

We/our/us	Express Vehicle Contracts
Holding deposit	A deposit to secure a vehicle that may be required, which will be returned within 7 calendar days, following delivery
Sourcing Fee	A fee that Express Vehicle Contracts will charge for sourcing any vehicle for outright purchase.
Contract Extension Fee	A fee that Express Vehicle Contracts will charge for administering an extension.
Transfer of Contract Fee or Novation Fee	A fee that Express Vehicle Contracts will charge for administering a transfer of name on a contract with a finance partner and/or lender.

1. Express Vehicle Contracts is a trading style of National Fleet Services Limited. These terms and conditions ("Conditions") apply between you and Express Vehicle Contracts, 15 Aston Court, George Road, Bromsgrove Technology Park, Bromsgrove, B60 3AL. Company Registration Number 03247145 ("we", "us" and "our" as appropriate) for the sourcing by us, via various funding options, of motor vehicles as listed on our website or in other direct communications with you, and as supplied by recommended motor vehicle/asset/dealers/manufacturers.
2. The images of vehicles displayed on our website and any images we use for marketing, are for illustration purposes only. Whilst every effort is made to ensure the accuracy of these images, specifications and model years may differ and the colours may not be displayed accurately. You may have different settings on your computer or phone display, which may not reflect the true colour of the vehicle. We do not accept responsibility for the vehicle specification image, model year or colour displayed being different to the vehicle you have ordered.
  - 2.1 The specifications listed on our website have been supplied by CAP (CAP HPI Limited) who provide us with current information on the vehicles we advertise. We rely on the accuracy supplied by CAP however the information regarding specifications on our website should only be used as a guide. Please check on the relevant manufacturers website to confirm the full specification. You will need to be sure you are using the most up to date information provided by the manufacturer. We will not be liable for any costs or losses sustained incurred by you, should you choose to use our website to determine the standard specification of your vehicle.
3. Your order of a vehicle or asset with Express Vehicle Contracts from our website or other communications is an offer. All orders are subject to formal written acceptance by us, the stock availability of the vehicle or asset concerned, price changes and the payment by you of a holding deposit (if applicable) in accordance with our written acceptance of your order. Credit approval does not guarantee the allocation of a vehicle.
  - 3.1 If you are a consumer, you may only place an order for a vehicle from our website if you are 18 years of age or older and are a resident in the United Kingdom.
  - 3.2 If you are a customer the prices quoted may be displayed as inclusive or exclusive of VAT. You will be liable to pay VAT.

3.3 If you are a business customer, you are confirming that you have the authority to carry out business with Express Vehicle Contracts, on whose behalf you order the vehicles or assets for. You must be a board member or authorised signatory.

3.4 If you are a business customer, the quotes we send will be excluding VAT.

3.5 The prices quoted include the cost of driven delivery unless otherwise stated by the supplier. Dependent on where you are situated in the UK the cost of delivery may differ, we will advise you of any additional charges.

3.6 The terms and conditions on any order, or order confirmation and any agreed amendments form your contract with Express Vehicle Contracts. They are in addition to and not superseded by any agreement you enter with the finance partner and/or lender concerned. You will be required to sign an agreement with the finance partner and/or lender before you take delivery of the vehicle, or for your agreement to be deemed live for an asset.

4. Quotations are valid for 14 days from the date of issue unless there has been a price increase from the manufacturer, there has been a bank of England price rise and/or a Government Vehicle Exercise Duty change between when you were quoted and when the vehicle is to be ordered.
5. We will send you a quote for a both customer maintained and fully maintained contracts where we are able to. If you choose to proceed with a customer-maintained contract it is your responsibility to ensure the vehicle is maintained in accordance with the manufacturers schedule and standards. Should you wish to take the vehicle to a non-approved service centre of that manufacturer, you must contact the finance partner and/or lender to confirm they are happy for you to do so.

5.1 The vehicle must be returned to the finance partner and/or lender in a legal and roadworthy condition. Tyres tread depth must be above the legal limit. If you need clarification of this, please ask for a copy of the BVRLA (British Vehicle Rental Leasing Association) guide which can be provided upon request.

5.2 If the vehicle is over three years of age on return, it must have a valid MOT certificate. If you do not return the vehicle in a roadworthy condition in accordance with the BVRLA guide, you may be charged for remedial/cleaning/upkeep work by the finance partner and/or lender.

5.3 You must ensure that the parcel shelf, spare tyre, carpet mats etc. are returned with the vehicle to the finance partner and/or lender. You may be charged if any items that were supplied with the vehicle or have been paid for by the finance partner and/or lender as additional options, when you ordered the vehicle, are not returned.

5.4 If you have opted to have your maintenance provided by the finance partner and/or lender (or a third party that we may have introduced you to) you are responsible for arranging the service in accordance with their instructions.

5.5 Maintenance may be provided by a third party. If this is the case an additional Master

Hire Agreement and Direct Debit Mandate will need to be signed.

5.6 The term of hire or annual mileage limit on some products may be able to be amended with the finance partner and/or lender up until the last 6 months or within the first 12 months of the agreement, but not all products allow this. There may be a charge for any amendments to the contract. Not all agreements allow you to change the mileage so please ensure you plan your mileage accurately before you enter into an agreement.

6. Figures quoted are subject to manufacturers, dealers or finance partner and/or lender price changes, fluctuations in interest rate charges or Government legislation are all outside of our control and the difference in price will be passed to the customer.
7. Prices may vary if you live in Northern Ireland or Scotland. Dependent on the offer and how the vehicle is registered, there is chance that a particular offer may not be available for customers in Northern Ireland. If you live in Scotland, there may be additional delivery costs.
8. All prices quoted, whether on our website or in written quotations, may be subject to change due to circumstances beyond our control (for example, changes in manufacturer support, finance partner and/or lender pricing, or government amendments to Vehicle Excise Duty). The applicable price will be confirmed at the time of order, and the customer will be notified of any subsequent price variations.
- 8.1 Once we have received your finance application you will receive an email from us to confirm receipt. This means that we have received your application, and it will be sent to the finance partner and/or lender for the quote you have received, for consideration. This email does not mean that you have credit in place or that a contract has been formed for Express Vehicle Contracts to supply you with a vehicle or asset.
- 8.2 We have a dedicated team who are trained to deal with finance applications. Prior to an application being submitted to the finance partner and/or lender, the team will check your application and be in contact if there are any details missing or discrepancies with the information provided. The team may also contact you to confirm affordability prior to proceeding with the application.
- 8.3 Should you fail to obtain credit for any reason, we may ask for proofs of Identification, proof of address and may ask for bank statements and P60's/tax returns to confirm affordability. If we do have any concerns of your affordability, our dedicated team will talk you through why we believe there may be an issue and any alternative options we have that may meet your requirements but will not be actioned until we have confirmation that the finance product, vehicle and cost is suitable for you.
- 8.4 Finance is subject to status and to persons over 18 years of age only. Underwriting guarantees/indemnities may be required. For purchase plans, the optional final payment plus any other applicable fees that may apply to own the vehicle at the end of the contract will all be shown on your quotation, order, and finance agreement.

- 9 We reserve the right to change the price either before or after we accept the order from you where circumstances are out of our control, if required. If there are Government Vehicle Exercise Duty changes between when you order your vehicle and when your vehicle is delivered, the supply price of your vehicle will change, which will affect the cost of your contract.

If your vehicle does not meet a build schedule with a manufacturer and your build is changed to the newest model year, this again will affect the supply cost of your vehicle and will be reflected in the new contract pricing. The specification of the vehicle may also differ so please check the manufacturers website for information on specifications. Express Vehicle Contracts cannot be held responsible for any changes to specifications that manufacturers may make.

The Recommended Retail Price (RRP), including all factory-fitted options, is determined at the time of vehicle registration and not at the time of order. Where a vehicle is factory ordered, any manufacturer price increase occurring between order placement and registration may result in an increase to the final RRP and the vehicle's P11D value.

For ICE, hybrid, and PHEV vehicles, the Expensive Car Supplement (ECS) applies where the RRP exceeds £40,000. The ECS is charged at £425 per annum for five consecutive years (years 2–6 following first registration), in addition to the standard annual Vehicle Excise Duty (VED), which is typically approximately £195 per annum. VED may not be included within the contract and will depend on the applicable contract type.

For business users, where the P11D value exceeds £40,000, this may result in an increased Benefit-in-Kind (BIK) tax liability.

With effect from 1 April 2026, the ECS threshold for Battery Electric Vehicles (BEVs) will increase to £50,000. BEVs with an RRP value not exceeding £50,000 will not be subject to the Expensive Car Supplement.

If the ECS has not been built into your Contract Hire agreement with the finance partner and/or lender, the finance partner and/or lender will invoice you for the difference annually.

If there are any changes, we will advise you as soon as we receive the information. Some manufacturers are not offering price protection for vehicle orders, we will let you know if your order falls into this category, prior to ordering the vehicle to ensure you have the information prior to entering a contract with Express Vehicle Contracts.

- 10 A vehicle cannot be reserved or ordered without credit acceptance in place.
- 11 Manufacturer lead times are consistently fluctuating due to the shortages of parts and components to build vehicles. Dependent on how long it takes for your vehicle to arrive, we may need to refresh your credit every 90 days, whether this is a soft search or full search will vary between finance partner and/or lenders, we will confirm this with you. It is important that you let us know of any changes in your circumstances that may affect your ability to afford the vehicle, address changes or job and income changes. We will always contact you to gain your confirmation before we carry out any further credit searches.

11.1 It is important that you maintain your credit status throughout the waiting period of delivery, if there are any changes on your credit file that flag to the finance partner and/or lender when we refresh credit, the finance partner and/or lender retains the right to decline the application.

- 12 Express Vehicle Contracts will charge an administration fee of £295.00 + VAT and £354 including VAT for Consumers and Regulated Customers for services rendered, this fee is not refundable in the event of cancellation.

If this fee is not paid Express Vehicle Contracts reserves the right to engage a third-party debt collection agency to recover this fee. This may result in additional costs being incurred and may impact your credit rating.

The fee can be paid by bank transfer and must be paid within 7 calendar days of the invoice date.

12.1 Express Vehicle Contracts will charge a sourcing fee of £499 + VAT and £598.80 including VAT for consumers and regulated customers, for sourcing any vehicle for outright purchase. We require the fee to be paid within 7 calendar days of invoice.

12.2 Express Vehicle Contracts will charge a Contract Extension fee of £149.99 + VAT and £179.98 including VAT for consumers and regulated customers, for administering an extension should we be required by the funder to administer this. We require the fee to be paid within 7 calendar days of invoice.

Should the funder allow you to buy the vehicle at the end of the contract, we will charge an administration fee of £149.99 + VAT and £179.98 including VAT for consumers and regulated customers, for administering this. We require the fee to be paid within 7 calendar days of invoice.

12.3 Express Vehicle Contracts will charge a Transfer of Contract Fee or Novation Fee when administering a change of contract ownership. Both fees are £199 + VAT however all transfers of contracts are subject to the approval of the finance partner and/or lender. We require the fee to be paid within 7 calendar days of invoice.

- 13 When ordering a used vehicle, a holding deposit of £500 including VAT may be required to secure the vehicle. This can be paid by bank transfer to our client account. The holding deposit will be refunded to the account the payment was made from within 7 business days of the delivery date.

- 14 Express Vehicle Contracts charge a cancellation fee of £500 + VAT and £600 including VAT for consumers and regulated customers in the event of any cancellation where circumstances are beyond our control. This is in addition to the administration fee.

If this fee is not paid Express Vehicle Contracts reserves the right to engage a third-party debt collection agency to recover this fee. This may result in additional costs being incurred and may impact your credit rating.

The fee can be paid by bank transfer and must be paid within 7 calendar days of the invoice date.

- 15 Once the Express Vehicle Contracts customer vehicle order has been signed and we have confirmed the vehicle order with the supplier, the invoice for the administration fee is payable by the customer and is not refundable.
- 16 Express Vehicle Contracts can introduce you to several finance partners and/or lenders. Express Vehicle Contracts may receive a commission from the finance partner and/or lender once the vehicle has been delivered and the contract is live. This commission may be pre-set or fixed by the finance partner and/or lender and can vary across our panel of finance partners and/or lenders.

The level of commission will affect the amount you pay in your initial and monthly rentals. Where the commission is a fixed amount set by the finance partner and/or finance partner and/or lender, this is not something Express Vehicle Contracts can change.

We will disclose the amount of any commission to you before any credit searches are carried out.

In addition to commission, some finance partners and/or finance partner and/or lenders may provide us with marketing or promotional funds, and some suppliers may provide additional support. These payments do not affect the amount you pay in your rentals or payments.

- 17 Credit/Lease Agreements: if you have entered into a credit/lease agreement with a finance partner and/or lender that Express Vehicle Contracts has introduced you to, you will need to enter into a separate agreement with that provider. If you later decide to withdraw from that credit agreement under the Consumer Credit Act 1974, you will still be responsible for paying (and must pay in accordance with the terms of this contract) the outstanding balance of the finance agreement payable by you, to Express Vehicle Contracts under this contract.
- 18 You must not apply for or enter into a regulated vehicle finance agreement on behalf of another individual who is unable to obtain credit in their own name, nor misrepresent the identity, intended user, or beneficiary of the finance agreement.

Where a vehicle has been ordered and it is subsequently identified that the finance application does not accurately reflect the intended customer or user, we reserve the right to cancel the vehicle order and/or withdraw from the transaction to comply with the requirements, policies, and regulatory obligations of the relevant finance partner and/or lender.

- 19 If the vehicle you have ordered is not available, we will contact you by email or telephone to suggest possible alternatives, however, will not proceed further without your written confirmation of the suitability of the product suggested.

- 20 If your vehicle is a factory order, we will endeavour to update you approximately every 14 business days on your vehicles build progress.
- 21 Dependent on the finance partner and/or lender there may be specific terms and conditions for app connectivity, including Apple or Android Car Play. Please inform us if you specifically require this service so we can offer the best options available.
- 22 If you are purchasing, leasing, or renting a minibus from Express Vehicle Contracts, it is your responsibility to ensure that you have conducted the necessary risk assessments, and they are conducted at regular intervals. You must ensure that the vehicles your order meet the requirements of your driver's license. You should always ensure the minibus is correctly taxed and that your operators meet the Governments and DVLA's (Driver and Vehicle Licensing Agency) regulations.
- 23 Where you purchase, lease, or rent an electric vehicle, it is your responsibility to ensure that you have the appropriate charging cables and compatible charging equipment required to charge the vehicle. You acknowledge that the electric range stated by the manufacturer is indicative only and that actual range may vary, including reduced performance during colder weather conditions.

You are responsible for ensuring that a suitable charging point is installed and operational prior to arranging delivery of the vehicle. Express Vehicle Contracts accepts no responsibility for the accuracy, completeness, or reliability of any information provided by the vehicle manufacturer in relation to charging capability, range, or performance.

- 24 Once your signed finance agreement has been approved by the finance partner and/or lender, if you are a Private Individual, Sole Trader, or a Partnership with less than 4 partners, you will need to complete a 14-day cooling off period prior to taking delivery of your vehicle. The 14 days starts from the day the finance partner and/or lender has approved your finance documents, not from the date you have signed them.
- 25 Upon receipt by us of completed finance documentation (including signed finance agreement accepted by the finance partner and/or lender) and any balance of monies due to be paid to or through us, we will arrange delivery of the vehicle to your chosen UK mainland destination.
- 26 Your vehicle can only be delivered to an address that is on your finance application. Certain finance partner and/or lenders only allow delivery to your home address, but we will confirm if this applies to you when arranging delivery.

26.1 We will send you an email with guidance on what to do when you take delivery, with your delivery date confirmation. It is your responsibility to ensure that any damage is recorded on the delivery note, the correct mileage, and any wrong specifications E.g. dealer fitted options missing.

26.2 If you do not record any of the above and do not follow the guidance given, Express Vehicle Contracts, the finance partner and/or lender nor the supplier can be held



responsible for any damage, missing options, wrong specifications, incorrect mileage or any guidance from Express Vehicle Contracts or the dealer, not being utilised.

26.3 Any advertised price includes the cost of a standard driven delivery; however, delivery costs may vary depending on your location. Express Vehicle Contracts accepts no liability for additional delivery charges incurred due to your location or any specific delivery requirements. If you require a transported delivery, you must request a separate quote in advance, and any additional costs will be your responsibility.

The vehicle mileage allowance under any finance or lease agreement will generally commence from the mileage recorded on the delivery documentation provided at the time of delivery. Certain finance partners and/or lenders may include delivery mileage within your total allowance. You acknowledge and accept that Express Vehicle Contracts shall not be liable for any discrepancies in mileage allowance or calculations made by the finance partner and/or lender.

26.4 While a vehicle delivery may be confirmed, delivery dates are indicative only and may be affected by circumstances beyond our control, including but not limited to traffic delays, driver working-hour restrictions, adverse weather, mechanical issues, or cancellation of third-party transport services ("Force Majeure Events").

You are responsible for arranging alternative transport if you have returned your current vehicle prior to the delivery of your new vehicle. Express Vehicle Contracts shall not be liable for any delay, loss, or additional cost arising from Force Majeure Events or from the acts, omissions, or failures of third-party delivery providers or vehicle suppliers.

Vehicle suppliers are under no obligation to provide replacement or hire vehicles in the event of delayed delivery. By entering into this contract, you acknowledge and accept these limitations and your responsibility for ensuring continuity of transport.

- 27 You are solely responsible for ensuring that your vehicle is properly registered with the Driver and Vehicle Licensing Agency (DVLA) or any other relevant authority to obtain any applicable waivers, exemptions, or reductions, including, but not limited to, the London Congestion Charge or the Dart Charge for use of the Dartford Crossing.

You are also responsible for ensuring that your vehicle is correctly recorded on the Motor Insurance Database (MID) prior to use.

Failure to comply with registration requirements, including timely registration, may result in fines, penalties, or other charges. Any such fines or penalties, together with any administration fees levied by the finance partner and/or lender, shall be your sole responsibility.

You acknowledge that Express Vehicle Contracts shall have no liability for any such fines, penalties, or associated costs, and you agree to indemnify Express Vehicle Contracts in respect of any claims arising from your failure to comply with registration requirements.

- 28 Please note local registration of motor vehicles is not possible. Should you wish to arrange a private registration for your vehicle, you will need to ensure your registration number is currently on retention. You will need to nominate the finance partner and/or lender to use your registration number. Should you choose to arrange your private registration plate after delivery, you will need to wait for the contract to be set live, and you may be charged administration fees by the finance partner and/or lender.
- 29 You are responsible for providing access to the delivery premises and for supplying accurate and adequate delivery instructions at the agreed delivery time.

If you fail to provide access or instructions (except where such failure is due to circumstances beyond your reasonable control or due to the fault of Express Vehicle Contracts), we may, without prejudice to any other rights or remedies available to us:

- Store the vehicle until actual delivery; and
- Charge you for all reasonable costs incurred as a result, including but not limited to storage fees, insurance, and aborted delivery charges.

You acknowledge that such charges are your responsibility and that Express Vehicle Contracts shall not be liable for any consequential loss arising from delayed or failed delivery in these circumstances.

- 30 If a vehicle is not delivered on the confirmed date for reasons beyond the control of Express Vehicle Contracts, we shall not be responsible for providing a hire or replacement vehicle.

We may seek information, assistance, or guidance from the vehicle supplier and will pass on any such information to you; however, we do not guarantee the provision of alternative transport. You acknowledge and accept that Express Vehicle Contracts shall have no liability for any costs, losses, or inconvenience arising from such delivery delays.

- 31 If you receive any traffic infringement penalties, you are responsible for paying them directly to the authority concerned. If any fines are forwarded to the finance partner and/or lender, they will settle the fine and recharge this to you with an additional administration fee.
- 32 Should you change address you must inform Express Vehicle Contracts, as well as the finance partner and/or lender. The contract will be in your name; you must liaise with finance partner and/or lender to advise them of any changes. Express Vehicle Contracts cannot do this.
- 33 It is your responsibility to contact Express Vehicle Contracts to arrange and or request the best practice for collection of the vehicle prior to the end of the agreement. The finance partner and/or lender will not automatically collect the vehicle. You will be charged for any period during which the vehicle is retained beyond the end of the agreement.

To arrange collection please email [sales@expressvehiclecontracts.co.uk](mailto:sales@expressvehiclecontracts.co.uk) It is your responsibility to insure, maintain and pay any rentals applicable if you revert to an informal

extension. You may be able to arrange an extension prior to your contract ending. Please contact us for assistance. If you remain in an informal extension, your rental may revert to your true rental.

For example, if you originally signed up for a 9+23, once your contract is finished, your monthly rentals will increase. If you were paying £150 per month on a 9+23, this will change to  $9+23 \times £150 = £4800$  divide this by 24 (your contract length) your new monthly rental would be £200 per month.

33.1 We will contact you if there is an opportunity to arrange a formal extension on your current agreement.

- 34 The Conditions shall govern our dealings with you, and all contracts formed between you and us, to the exclusion of any other terms and conditions. No variations to these Conditions will be binding unless agreed in writing between you and us.
- 35 Our employees or agents are not authorised to make any representations concerning our services unless they are confirmed as such by us in writing. In entering any contract with us, you acknowledge that you do not rely on any such representations which are not so confirmed.
- 36 Any typographical, clerical, or other error or omission in any sales literature, quotation, price list, acceptance of offer, invoice or other document or information issued by us shall be subject to correction without any liability on our part.
- 37 Subject as expressly provided in these conditions and except where you are a person dealing as a consumer (within the meaning of the Unfair Contract Terms Act 1977 or in amended or replacement legislation), all warranties, conditions or other terms implied by statute or common law are excluded to the fullest extent permitted by law.
- 38 Where the sale is under a consumer transaction the statutory rights of the customer are not affected by these conditions.
- 39 Except in respect of death or personal injury caused by our negligence, we shall not be liable to you by reason of any representation (unless fraudulent), or any implied warranty, condition or other term, or any duty at common law, or under the express terms of the contract, for any indirect, special or consequential loss or damage, costs, expenses or other claims for compensation whatsoever (whether caused by the negligence of us, our employees or agents or otherwise) which arise out of or in connection with the supply of services or vehicles and our entire liability under or in connection with the contract with you shall not exceed the price of the services supplied to you, except as expressly provided in these conditions.
- 40 We shall not be liable to you or be deemed to be in breach of any contract with you by reason of any delay in performing, or any failure to perform, any of our obligations, if the delay or failure was due to any cause beyond our reasonable control.

- 41 The following clause applies if you make any voluntary arrangement with your creditors; or (being an individual or firm) become bankrupt; or (being a company) become subject to an administration order or go into liquidation (otherwise than for the purposes of amalgamation or reconstruction); or an encumbrance takes possession, or a receiver is appointed, of any of your property or assets; or you cease, or threaten to cease, to carry on business; or we reasonably apprehend that any of the events mentioned above is about to occur in relation to you and we notify you accordingly.
- 42 If this clause applies, without prejudice to any other right or remedy available to us, we shall be entitled to cancel the contract or suspend any further deliveries or provision of services under the contract without any liability to you and if vehicles have been delivered or services provided but not paid for the price shall become immediately due and payable notwithstanding any previous agreement or arrangement to the contrary.
- 43 If any provision of these conditions is held by any competent authority to be invalid or unenforceable in whole or in part the validity of the other provisions of these conditions and the remainder of the provision in question shall not be affected.
- 44 The contract with you shall be governed by the laws of England and you agree to submit to the non-exclusive jurisdiction of the English courts.
- 45 Novation's and transfers of vehicles are subject to the approval of the finance partner and/or lender and are not available in all circumstances. Please contact Express Vehicle Contracts if you wish to transfer or novate the vehicle to another individual or company. Prior making any changes to the status of a company or partnership, please confirm that the new direct debit has been accepted by the finance partner and/or lender.
- 46 If you are leasing a heavy goods vehicle (HGV) with a gross vehicle mass (GVM) which exceeds 3500kgs, it is your responsibility to obtain the plating certificate from the Vehicle and Operators Services Agency (VOSA) as part of your operator's licence.
- 47 We are committed to the highest standards of customer service. Should you have any complaint about our services please let us know as soon as possible either by phone 0121 4279477 or by email to [sales@expressvehiclecontracts.co.uk](mailto:sales@expressvehiclecontracts.co.uk). We will endeavour to resolve them with you in a fair and effective manner. We will acknowledge your complaint within 48 hours of receipt and will take all reasonable steps to resolving it promptly to your and our satisfaction. We will provide you with a timescale for resolving the dispute and keep you regularly up
- 48 E&OE.

Express Vehicle Contracts is a trading name of National Fleet Services Limited. We are a credit broker and not a finance partner and/or lender, we are authorised and regulated by the Financial Conduct Authority. We may receive a commission and/or other benefits. The commission we are paid may vary from funder to funder and from offer to offer. We will refer you to a finance provider from our funding panel for credit approval. Images are for illustration purposes only. This does not constitute an offer. All offers are subject to change at any time, you must be 18 or over and finance is subject to status. Please note all our documents are sent out electronically, and all of our calls are recorded for training and security purposes. Any prices quoted are subject to changes in law, regulation, tax, or duty beyond our reasonable control. E&OE.

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**Version Date: 01/01/2026– Kayleigh Mangan**