



Leisure Sales Guide

Barclaycard Leisure

“A Breath of Fresh Air!”

Dealer Number



Contact Details

Sales Query
(Normal Office Hours)

Dealer Development Manager

0870 333 6846



Email Enquiries

leisuresales@cfs-uk.com

Area Sales Manager



Operations Query

Proposal Service:

Online: www.barclaycard.co.uk/motor

Fax: 0870 333 6833

Payouts/Funding: 0870 333 6809

Dealer Helpdesk: 0870 333 6808

Deal Amendment/Re-processing: 0870 333 6815

Underwriting: additional information required 0870 333 6823

Opening Hours: Mon - Sat 9am - 8pm;

Sun 10am - 6pm (Including Bank Holidays)

Customer/Consumer Query

Customer Services/Settlement: 0870 333 6806

Barclays Bank: Holiday and Home Park Team

Paul Chadney: 07775 540356

What Options are available

Leisure Loan from Barclaycard-Personal loan

All agreements with an amount financed up to £25,000 will be on a personal loan document.

- No uplift in rate for a personal loan
- No risk of debit back for VT's
- Invoice to be made out to the customer
- Loan periods from 12 to 144 months
- Maximum age of vehicle is 13 years at the end of the agreement
- Generous advances against Glass's Guide retail.

Non regulated Lease Purchase without a balloon

All agreements with an amount financed over £25,000 will be on a non-regulated Lease Purchase agreement without a balloon.

- No risk of debit back for VT's
- Invoice to be made out to Barclaycard Motor Loans
- Loan periods from 12 to 144 months
- Maximum age of vehicle is 13 years at the end of the agreement
- Generous advances against Glass's Guide retail.

Financial Services Authority

Payment Protection Plan

- Simple tick box for ease of sale
- Four levels of industry leading cover
- Premiums calculated simply as a percentage of monthly payment
- Non-debitable commission paid monthly throughout the term of the cover
- Customer must be aged less than 65 years at the end of the agreement
 - Life, accident, sickness and involuntary unemployment 16%
 - Life, accident and sickness 12%
 - Life, accident and involuntary unemployment 12%
 - Life 6%

Interest Free

Interest free or nominal rate options are available subject to subsidy amounts.

- Loan periods from 12 to 60 months
- Subsidy amounts will be collected at the time of funding, please speak to your area manager for further information
- APR's from 0%.

BACS

Payment of the advance will be paid by BACS directly into your account.

- Deals faxed before 2pm will be funded the same day
- Original documents and invoices, plus copies of all proofs must be posted immediately on confirmation of funding.

Selling Insurance

In order to sell any type of insurance, which includes PPP, GAP, VRI or Extended Warranty etc, you must be authorised by the FSA. (www.fsa.gov.uk)

Eligibility Criteria Payment Method

Credit available subject to status. Minimum criteria:

- Aged 18 years or over
- In regular, permanent employment, working a minimum of 16 hours per week
- Retired from regular employment. Minimum age 50
- Not working through disability
- Self-employed

Direct Debit

The customer's fixed monthly payment will be taken from their bank account automatically each month.

The Direct Debit guarantee offers the consumer protection against errors and ensures a full and immediate refund in the event of an unscheduled payment.

The efficiency and security is monitored and protected by the consumer's own bank.

Data Protection

Anyone processing personal data must comply with eight principles of good practice. For further information on these please contact the Office of Fair Trading.

To summarise what this means to you: BE SECURE WITH DATA

- Do not allow the customer's details to be used without their consent
- Destroy the application form or give it back to the customer - DO NOT keep the information.

Acceptable forms of Identification

With every agreement the customer's driving licence must be sighted and copied.

Remember:

- Verify current address and signature
- Check date of birth and date of issue
- With two-part driving licences both the card and counterpart must be presented. In the absence of either part we require another proof of ID from the list below.
- If the address on the licence is not current then we will require a further proof of current address from the list below.

In lieu of a driving licence we will accept two forms of ID, one containing a photograph and one proof of current address.

Acceptable proofs of Identity

- Passport or work ID card
- Credit, Debit or Cheque guarantee card
- National Insurance card
- Signed V5 where part exchange is present
- Specimen signature from bank on official headed paper

Please copy both front and back of cards enlarged if possible for clarity (for proof of Signature).

Acceptable proofs of Address

- Bank Statement
- Credit Card statement (NOT store card)
- Utility or landline telephone bill (NOT mobile)
- Mortgage statement or Council Tax bill.

Statements and bills must be less than 3 months old.

Occupation

If the customer is self-employed we may ask for their VAT number or tax reference number. For a sub-contractor in the building trade, possibly their SC60, CIS4 or 714 reference numbers. Write the reference number on the proposal. If they are a taxi driver get their badge number. If the customer is retired, get their previous occupation details, e.g. retired police officer with the Metropolitan Police for 25 years, and details of the pension receipts they receive. For disabled customers, again get details of their pension receipts.

APR

APR stands for Annual Percentage Rate. This is the interest rate charged by the lender (Barclaycard Leisure Loans) in return for providing the loan. It is worth noting that they can sometimes make the customer think they are paying more than they actually are. For example, a standard loan of £10,000 over 60 months at 9.45% APR would cost a total of only £2283.20 in interest.

What about Declines?

It is estimated that over a quarter of adults in the UK have some kind of default history or other problem linked to personal loans or other credit agreements.

If the customer wishes to see a copy of their file held by a Credit Reference Agency, they should write to one of the addresses shown below enclosing the following:

- Name
- Date of birth
- Current and previous address
- Cheque for £2.00.

Experian
Customer Help Service
PO Box 8000
Nottingham NG1 5GX
www.experian.co.uk

Equifax Plc
Credit File Advice Centre
PO Box 1140
Bradford BD1 5US
www.equifax.co.uk

Commissions

- Commissions will be paid monthly in arrears by BACS at the start of the month accompanied by a commission statement
- CPI commission is non-debitable and will be paid monthly pro-rata with a separate statement
- Finance commission debit backs for early settlement, default, fraud, legal and cancellation will be collected on a monthly basis.

Application and Documentation - INTERNET

1. Go to <https://www.barclaycard.co.uk/motor> and fill out the online application form. Please complete the details fully as any omissions could result in a delay in underwriting or a decline.
2. Inform the customer that in order to verify their application, we will register a search with a credit reference agency - as shown on the screen.
3. Submit the online proposal.
4. Applications will be processed immediately and acceptances can be viewed on line confirming commission.
5. If an application is referred then you will be contacted for further information.
6. Once the deal has been agreed print the documents on your printer.
7. Give the customer their copy of the agreement. Make sure they are aware of the terms and conditions.
8. Get the customer to sign the Barclaycard Leisure copy of the agreement, direct debit and PPP form if required.
9. Sign the agreement yourself (as an authorised signatory).
10. Fax the agreement, invoice, tick sheet and all the proofs to 0870 333 6833.
11. When you have received faxed confirmation of payment you can release the vehicle.
12. Send all the original documents back to Barclaycard Leisure Loans.

**PLEASE ENSURE THAT THE ORIGINAL SIGNED COPY OF THE AGREEMENT IS SENT BACK TO
BARCLAYCARD MOTOR LOANS ALONG WITH THE COPY INVOICE AND ALL PROOFS**

Application and Documentation - FAX

1. Complete the Easy Credit Proposal form. Please complete the details fully as any omissions could result in a delay in underwriting or a decline.
2. Inform the customer that in order to verify their application, we will register a search with a credit reference agency. A summary of this is available in the small print on the Easy Credit Proposal form (Note: the proposal isn't a contract, it just tells them about the application process).
3. Fax the completed proposal form to Barclaycard Leisure on 0870 333 6833.
4. Most applications will be processed immediately and you will be contacted with the decision.
5. If an application is referred then you will be contacted for further information.
6. A fax of your pre-printed documents will be automatically sent with the acceptance confirming commission.
7. Give the customer their copy of the agreement. Make sure they are aware of the terms and conditions.
8. Get the customer to sign the Barclaycard Leisure copy of the agreement, direct debit and PPP form if required.
9. Sign the agreement yourself (as an authorised signatory).
10. Fax the agreement, invoice, tick sheet and all the proofs to 0870 333 6833.
11. When you have received faxed confirmation of payment you can release the vehicle.
12. Send all the original documents back to Barclaycard Leisure Loans.

**PLEASE ENSURE THAT THE ORIGINAL SIGNED COPY OF THE AGREEMENT IS SENT BACK TO
BARCLAYCARD MOTOR LOANS ALONG WITH THE COPY INVOICE AND ALL PROOFS**



BARCLAYCARD MOTOR LOANS
Is a trading name of Clydesdale Financial Services Ltd

Barclaycard Motor Loans 10,000 Academy Park, Gower Street, Glasgow G51 1PR.
Clydesdale Financial Services Ltd. Registered in England. Registered No. 2901725.
Registered Office: 1 Churchill Place, London E14 5HP