

HSL Finance. GUIDE TO BUYING PRIVATELY PURCHASED MOTORHOMES AND CARAVANS

Found a bargain in the small ads? HSL Finance can help you to fund that motorhome or caravan. For motorhomes, we will even carry out an HPI search on your behalf to check that the vehicle is not stolen, reported damaged or still on finance.

- Contact HSL and let us get you accepted for credit. We can help you decide on a credit limit that suits the amount you want to repay monthly
- When you know how much you have to spend, start looking around. We'll give you some guidelines on age, mileage (for motorhomes) etc as well as the price range and whatever deposit you may need
- We will also advise you of any proofs of identity required for the finance
- Use reputable advertising publications and websites that put you in direct contact with the owner selling the van

WE CANNOT HELP WITH PURCHASES FROM AUCTION SITES SUCH AS EBAY OR FROM THIRD PARTIES SELLING ON THE OWNERS BEHALF (Except for registered dealers selling on behalf of the owner)

WE CANNOT HELP WITH PURCHASES FROM SUPPLIERS OUTSIDE ENGLAND, SCOTLAND OR WALES

- When you've found a van you like, contact the seller and check all the details are as advertised. We advise you to visit them at their home and view the van, checking it thoroughly and ensuring you would be absolutely happy to buy it. Make a note of any problems, damage, deficiencies or anything you're not sure about.
- You will need to find out:
 1. The exact description of the van. Make, model, model-year, berths, length, etc.
 2. For Caravans you will need to get the Identity Number on the chassis plate or CRIS registration number
 3. For Motorhomes you will need to get the registration number, mileage, number of former owners
 4. Check if the person you are speaking to is the registered owner of the van and are entitled to sell it
 5. Ask if it is currently on finance
 6. Ask if it has it been registered as damaged or stolen on any of the information registers or with the Police
 7. Check the exact price they will sell the van to you for
 8. Check that they are definitely in the market to sell it to you now
 9. Then collect the details of the owner/seller: Their name, address and daytime contact numbers

ADVISE THE OWNER/SELLER THAT YOU WILL BE FINANCING THE PURCHASE WITH HSL FINANCE AND THAT WE WILL BE CONTACTING THEM. CHECK THAT THIS IS OK WITH THEM

- Contact HSL with all the details of the van and the seller. We will check that the van is suitable for finance and check its history if possible, to ensure its not registered as on finance, damaged or stolen.
- Advise us if you have noted any major damage or deficiencies or are worried about any part of the van
- We will contact the seller and advise them of the process and get any necessary paperwork from them to complete our checks
- If they are happy to proceed, we may need to visit the owner/seller ourselves to check the van and complete any documentation with the seller.

WE WILL CONTACT YOU WHEN WE HAVE COMPLETED OUR CHECKS TO ARRANGE SIGNING THE FINANCE DOCUMENTATION.

When all of the documentation is received and checked by the finance house, we can arrange to make payment to the seller, by cheque or electronic transfer.

WE ADVISE ALL OWNERS/SELLERS NOT TO RELEASE THE VAN UNTIL THE MONEY HAS CLEARED INTO THEIR ACCOUNTS. WHEN WE SEND THE CHEQUE OR TRANSFER THE FUNDS, WE WILL ADVISE YOU AND YOU SHOULD ARRANGE TO COLLECT THE VAN IN GOOD TIME.

Confirm that the seller is happy and that all funds have cleared into their account and collect your van.

Enjoy it!

HSL Finance accepts no liability for loss due to the actions of the seller.

The information in this guide is not comprehensive and is intended purely as a guide. It in no way constitutes a guarantee that a sale will go through if followed and is not a guarantee against any loss arising out of following it. We will report all suspected cases of fraud, by either the borrower or the purported owner/seller of the Caravan/Motorhome.

HSL Finance will not enter into any cash transactions.

Payment will only be made to the owner/seller of the item by cheque or electronic transfer into the named account of the registered owner/seller.

No payment of any kind will be paid directly to the purchaser/borrower except in the case of re-finance.

HSL reserves the right to withhold part or all of the payment in order to settle any outstanding third party interest.