

Terms and Conditions

General

All new cars are purchased from Marmalade approved main dealers.

If you need your vehicle quickly, flexibility in choice of the specification and colour may shorten the lead in time.

A Factory ordered car will take approximately 12-15 weeks, but in some circumstances it may be longer.

The new vehicle will be covered with the standard manufacturer's warranty which will be issued to you upon collection or delivery of your vehicle.

Applying for finance

Young Marmalade Ltd will introduce you, acting as a credit broker, to Barclays Partner Finance, who are a lender.

Finance is subject to status and only available from age 18. You will not own the car until all of the payments are made, including the Final Payment.

Your Finance Agreement is made directly with the lender, so you will need to refer to this separately for Terms and Conditions relating to the Finance.

Free Insurance

Free Insurance, subject to proposal acceptance, is available in selected postcodes for 17-24 year olds.

Your new vehicle will be covered through marmalade with a discreet black box. Unsafe driving may lead to a premium increase.

There are circumstances where we cannot provide free insurance cover but may offer a contribution towards your insurance or deposit.

Payment of deposit

A deposit is required with every order to show the customers commitment to purchase and Marmalade's commitment to supply the vehicle. A higher deposit may be required, where extras have been requested. The deposit paid will be specified on the Order Confirmation.

Once we have received payment of your deposit we will contact you to discuss your specific requirements, order the vehicle, and give an estimated timescale. We will provide you with your Order Confirmation by post.

The Order Confirmation sets out the vehicle details, insurance information, approved finance figures and the financial suitability document (if you are purchasing with Finance). It is important you read this carefully in conjunction with your offer of finance (if applicable) and return the requested signed documents.

If you are purchasing with Hire Purchase (HP) or Personal Contract Purchase (PCP) the finance documentation must all be in place and insurance arrangements confirmed prior to collection.

If you are not purchasing with HP or PCP, you must pay in full prior to collection.

Delivery of your vehicle

Delivery will be made to a Marmalade approved main dealer for you to collect. The location of the dealership will be confirmed when the order has been placed.

We will contact you when we have a confirmed delivery date from the manufacturer to arrange collection. We will endeavour to deliver by the estimated date, but cannot be bound by estimated delivery dates you have been given.

The telematics device will be fitted prior to, or within 14 days of collection, of the vehicle. The insurance will commence on the day of collection of the vehicle

Delivery to your home address can be arranged for an additional charge. Please contact our sales team for a quote for home delivery.

Your right to cancel

If you pay your deposit online or over the telephone the taking of the deposit does not bind Marmalade or the customer and therefore, a deposit is fully refundable until 14 days after delivery.

If the vehicle is returned to us within 14 days of delivery, you will be liable for the costs of the return of the vehicle.

Mid-term adjustment (MTA)

If you make any changes to your policy, they are classed as mid-term adjustments (MTA).

We will allow up to £100 towards your first MTA if it increases your premium. This will apply if you received free insurance, or had an insurance contribution from Marmalade.

The £100 allowance cannot be split across more than one MTA. The £100 allowance only applies for the first MTA, where there is a premium increase. After this, any future MTAs will be payable in full.

The £100 allowance can only be used towards an MTA. It is not applicable to red journeys or renewal increases. This offer will only apply for the first year of insurance.



Complaints

We hope you are pleased with your order. However, should you wish to make a complaint contact us by telephone, email or in writing to:

Operations Manager
Marmalade
Marmalade House, Alpha Business Centre
Mallard Road, Bretton
Peterborough PE3 8AF

01733 207 960

If you are not happy with our response to your complaint or if we have been unable to resolve it within 8 weeks, you are entitled to refer it to the [Financial Ombudsman Service](#) for independent review (visit www.financial-ombudsman.org.uk). You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.