



PUBLIC NOTICE
VEHICLE FINANCE

Loan Barn provides loans for the purchase of motor vehicles - but we are not motor vehicle dealers.

Loan Barn, our management and staff, do not have any financial interest in any vehicle dealership.

We do not receive commissions, fees or other payments from any vehicle dealer.

We do not provide commissions, fees or other payments to any vehicle dealer, except where they undertake the role of a referrer, with the consumer's permission. In this situation, we may provide the referrer with a retail gift voucher to show appreciation and this is at no cost to the consumer.

We do not provide any advice in regard to the processes or decisions associated with your choice of motor vehicle or motor dealer.

Please note that you make the decision concerning the vehicle you want to purchase - we do not have any involvement in that decision.

Issues concerning vehicle appearance, mechanical reliability, performance and/or model, are matters for you and the motor vehicle dealership.

We do not have any legal or other responsibility in regard to those matters.

Your requirements, objectives, decision making and personal preferences in regard to motor vehicles are entirely your responsibility.

Whether or not the motor vehicle purchased lasts one day, or ten years - is your issue.

Our only legal and other obligation is to provide credit in accordance with the National Consumer Credit Protection Act.

Please be aware that your responsibility to repay the loan does not cease if the motor vehicle you purchase does not meet your expectations, is no longer in working condition, has been written off, or has been stolen.

The loan with us is entirely separate from the motor vehicle dealership and the state of the vehicle itself.

There is no possible legal excuse for you to stop paying off your loan with us in accordance with your credit contract, based on the motor vehicle's mechanical reliability and performance.

If the vehicle you choose does not continue to work - you must still continue to repay the loan we have provided.

If you ever have any concern about the loan itself, we will welcome your contact.

However, our lawyers have strongly advised us not to get involved where there is any complaint concerning the motor vehicle itself.

Therefore, if you ever have any complaint concerning the vehicle you are purchasing with a loan from us, please do not contact us - contact the motor vehicle dealer directly.