



Welcome to MotoNovo

www.motonovofinance.com

**Click here to get
MyMotoNovo**

Thanks for choosing to finance your vehicle with us, we hope you're delighted with your new wheels!

This handbook may answer any questions you might have about your finance agreement with us. Help and support is available on the [MyMotoNovo app](#) or [website](#), but if you can't find what you're looking for, our customer service team are always happy to help!

Your finance agreement

You've got a Personal Contract Purchase (PCP) agreement with us, which uses the guaranteed future value (GFV) of the vehicle as a final balloon payment so you benefit from lower monthly repayments compared to Hire Purchase. You will have selected your expected annual mileage (between 6,000 to 28,000 miles).

At the end of your agreement, you have three options – retain, return or replace the vehicle:

1. Retain - you keep the vehicle by paying the balloon and option to purchase fee.
2. Return - you hand the vehicle back to us, so you don't pay the balloon.
3. Replace - part exchange the vehicle at a dealership to get a new vehicle.

Click here to check out our PCP video

Where to find us

Call us on 0333 200 0030*

Contact us online and see our opening hours at customer.motonovofinance.com/contact-us

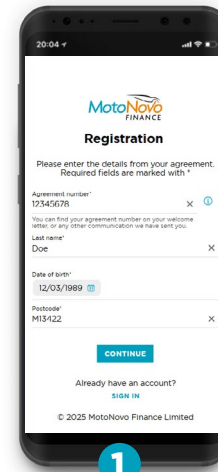
Browse help topics at faq.motonovofinance.com



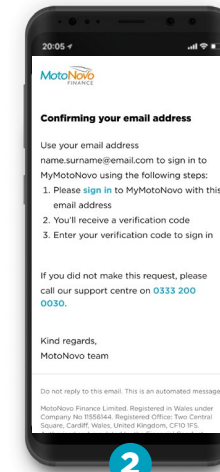
Manage your account with MyMotoNovo

The easiest way to manage your finance with us is through your MyMotoNovo account. Register on our [website](#) or download the app from the [App Store](#) or [Google Play](#).

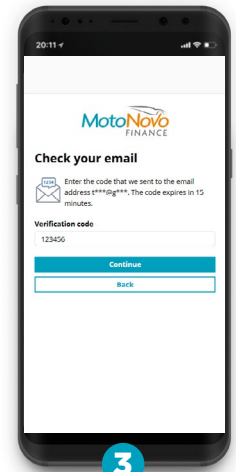
All it takes is three steps:



1
Enter your details from
your agreement
(you can find your agreement
number on the first page of your
welcome letter).



2
We'll email you to
confirm the email
address we have for
you and to send you a
verification code.



3
Sign in with your one-
time verification code.

Once you're registered, you'll be able to:

- Check your settlement figure
- Make payments
- Update your personal details
- Update your bank details
- Change your payment date
- Update your marketing preferences

Rated excellent by our customers

Over 30,000 of our customers have rated us as excellent on [Trustpilot](#).

"Second time with MotoNovo now, nice and easy both times. Very professional company. Zero issues!"



by Darren - Dragonville Leisure

Rated 4.6 / 5 | 24,609 reviews



"Absolutely amazing. Hassle free from start to finish. Would use and recommend this company every time."



by Mrs J Humphries

Rated 4.6 / 5 | 24,609 reviews



"Very quick, swift hassle free service. I love that I can have access to my account through a mobile app which gives me total control to review and manage my account so that I can adjust payments in future if I wish"



by Rafia

Rated 4.6 / 5 | 24,609 reviews

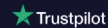


"Used these a few times now. Always good service. The app is great for checking on account. Would use again."



by Samantha

Rated 4.6 / 5 | 24,609 reviews



We'd really appreciate it if you'd rate your experience with us. It'll only take 2 minutes!



What you might need to know

Q. How do I change my contact details?

A. You can update your phone number and home address on the [MyMotoNovo app](#) or [website](#).

If you need to update your email address, please use our [contact form](#) or give us a call.

Q. I've changed my bank account. What should I do?

A. You can do this on the [MyMotoNovo app](#) or [website](#).

If the new bank account is a joint one and needs more than one signature, email us to request a new direct debit mandate at info@motonovofinance.com. It's best to do this at least 10 days before your next payment date, otherwise your next payment will come out of your old account as normal.

Q. Can I change my payment date?

A. Yes, you can do this on the [MyMotoNovo app](#) or [website](#).

Please note the change of payment date must be within the current month, but if it is within the next 3 days, your payment date will only change from the following month.

Q. Can I settle my agreement early?

A. Yes. You can settle your agreement at any time and there is no penalty charge for doing so. In order to understand how much you will need to pay, log into [MyMotoNovo](#) and request a settlement figure.

Q. Can I voluntarily terminate my agreement and hand the vehicle back before my agreement ends?

A. Yes. If you have paid at least one half of the total amount payable for the vehicle, and your agreement isn't in arrears and you've taken reasonable care of the vehicle, then there should be nothing left for you to pay. But if you haven't paid at least one half, or you're in arrears, or you've not taken reasonable care of the vehicle (including sticking to any mileage limits), you will usually have to make a payment once you've voluntarily terminated your agreement.

There are charges for vehicle damage, going over the mileage allowance (with PCP agreements only, we'll proportionately recalculate to reflect you've not had the vehicle for all of the term) and missing items such as V5 log book, service history etc.

You can only voluntarily terminate the vehicle element of your agreement, any additional borrowing will remain outstanding in line with the original contractual agreement.

Voluntary termination will be reflected on your credit file, but will not affect your credit score.

Q. Can I make a part payment or lump sum repayment?

A. You have the right to repay part or all of your agreement early.

You must contact us either in writing or over the telephone if you intend to make a repayment. If you repay part of your agreement early, we will ask you how you want us to treat the money. Usually, you can keep the same agreement length and reduce the amount of each remaining payment, but we will tell you about your options.

Q. Can I withdraw from my agreement at all?

A. You have the right to withdraw from it by the end of 14 calendar days starting the day after the date on which we tell you that the agreement is made.

You need to know that withdrawing from the agreement will not end the agreement to buy the vehicle. If you withdraw, you will still have to pay us the amount of credit for the vehicle under the agreement plus interest within 30 days. If you do this, we will transfer title to the vehicle to you.

Q. Can another person talk to you about my agreement?

A. If you're not feeling up to talking to us, we can speak to someone else on your behalf. You'll need to give us your permission before we can speak to them. Please let us know on 0333 200 0030* or at customer.motonovofinance.com/contact-us/contact-form.

Q. I'm having trouble making my payments. What help and support is available?

A. We understand that your circumstances can change. [Money Manager](#) allows you to request a new payment plan and access other support, or if you're in urgent financial difficulty, please call us on 0333 200 0030*. We'll find a solution that works for you.

Q. My circumstances have changed and it's affecting my wellbeing. What should I do?

A. We have a dedicated welfare support team who are trained to support your needs without judgement. Give us a call on 0333 200 0030* or email us at welfaresupport@motonovofinance.com.

For more information about the support available to you or to access Money Manager, visit customer.motonovofinance.com/support.

What to do if you have any issues

We aim to provide quality products and excellent customer service. If at any time during your finance agreement with us you're dissatisfied with anything, let us know and we'll aim to resolve your issue as quickly as possible.

If we've fallen short of your expectations and you need to make a complaint, see how to get in touch below:

How to reach us

Phone	0333 200 0030*
Email	VQT@motonovofinance.com for complaints relating to vehicle quality customercare@motonovofinance.com for any other complaints
Post	MotoNovo Finance Two Central Square Cardiff CF10 1FS
Online form	customer.motonovofinance.com/ complaints-form

Other ways to communicate with us

If you struggle to communicate over the phone, you can visit Next Generation Text Service at ngts.org.uk, which allows you to communicate with us by text.

If English isn't your first language we have the facilities to talk with you in over 200 languages. Simply contact us with your chosen language and we will try our best to get you connected within minutes.

This brochure and the letters we send you are available in large font, coloured paper, audio or braille on request. Just let us know.

Protecting you

We're regulated by the Financial Conduct Authority (FCA), which means we must meet certain standards and follow FCA rules.

These rules are there to make sure that you're treated fairly, you're protected, and the products and services you're offered are suitable and you get a fair deal.

Find out more about the FCA at www.fca.org.uk

We're also a member of the Finance and Leasing Association (FLA) Lending Code, which sets our standards of good practice for the finance and leasing industry.

To see a copy of the most recent Lending Code visit www.flas.org.uk/consumer-information/lending-code

If you can't find what you're looking for in this booklet or our website, please get in touch with us. Our customer service team are always happy to help!



PCP Product

Get in touch

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Cardiff
CF10 1FS
www.motonovofinance.com
T: 0333 200 0030*



*Calls will cost no more than a UK national rate call to 01 or 02 telephone numbers. Calls may be recorded and monitored for training and quality purposes. Trustpilot rated excellent - July 2025. MotoNovo Finance Limited. Registered in Wales under Company No 11556144. Registered Office: Two Central Square, Cardiff, Wales, United Kingdom, CF10 1FS. Authorised and regulated by the Financial Conduct Authority. Commercial lending for limited companies and all business borrowing of more than £25,000, and vehicle aggregation services are not regulated by the Financial Conduct Authority. MNF00000466.