



# SAFE|NET

**WELCOME** to the first edition of **SAFE|NET** a new update newsletter brought to you by Lawco in association with VMC Ltd and Experian's Automotive Division.

**SAFE|NET** is free to all VMC and Experian customers quarterly and will contain valuable information on new products, legislation updates, special offers and tips on improving your business.

**TO** kick off this first edition we are proud to offer all VMC and Experian clients a very special opportunity. The Lawco Membership Scheme is available only to VMC and Experian clients and offers unrivalled services at hugely discounted prices. See overleaf for how you can save over £2200 on the usual price of ensuring your due diligence is up to scratch.

**Total package. Total peace of mind.  
We take the stress out of compliance.**

**ARE** you aware of the risks your business faces? **DID** you know you could be liable for mistakes by your staff? **COULD** you be facing a £5,000 fine or imprisonment? **IS** Your credit licence at risk? **ARE** you overwhelmed by customer complaints? These are just some of the areas you should be aware of. **Lawco** and **VMC Ltd** are here to help, why not ask how we could help you?

**CREDIT** advertising is a minefield. Get it wrong and you could lose your credit licence. Did you know if you mention any credit comparisons, or incentives (such as low repayments or free gifts) you have to have a typical APR? You must be able to prove that you expect at least 66% of deals from that advert will be at or below the typical APR. There are other triggers for the typical APR and further requirements you need to be aware of. Full details available on our secure website.

**PRICING** is not always as straightforward as it may seem. Price comparisons with new cars, other dealers, or simply previous prices are all strictly controlled. They must be like for like, meaningful and clear. Price reductions should comply with the 28-day rule. The higher price quoted must have been charged for at least 28 consecutive days in the previous 6 months and must be the last price charged. Don't forget to change all advertising material when you change a price.

**VMC 1 Forms** if used correctly could save you time and money. If you need any assistance, or want to know more, give us a call at VMC on 01663 766068.

**WATCH** this space in the next edition of **SAFE|NET** for more information on the forthcoming regulations implementing the Unfair Commercial Practices Directive, a new piece of legislation from the EU that will have a major impact on motor dealers.



**IF** there are any areas you need help with or would like us to cover in the next edition call us on 0800 028 4023 to let us know.

### What is the LAWCO Membership scheme and why should I join?

The rise in new legislation has never been so prolific and trading standards law is no exception. It is hard enough to compete in this highly competitive market without worrying about legal compliance and the risks involved if you get it wrong.

That's why Lawco, VMC Ltd and Experian's Automotive Division have joined together to offer you this exclusive opportunity. You will receive a yearly **on-site** Trading Standards risk assessment audit with a **full report**, an on-line **training** course of your choice, 2 **adverts** compliance checked per month throughout the year, free telephone **advice** line, 5 hours of **legal** case work including trading standards liaison and civil court representation, **unlimited** access to our web based trading standards manual and advice guides, plus massive discounts on other products. **Total peace of mind for just £995 + VAT** per year. Amazing value, **save a massive £2,200** on the usual cost of these services. Terms and conditions apply.

**CALL** Wayne now free for further information on 0800 028 4023, or email [lawco@lawcouk.com](mailto:lawco@lawcouk.com), or check out our website [www.lawcouk.com](http://www.lawcouk.com) and follow the members link. Apply before the end of July and we guarantee no increase on your subscription for next year.

Lawco Consultancy Ltd, Registered in England at 222 Wellington Road South, Stockport Sk2 6RS  
Reg No: 02610687