



1956-2026

Northridge
FINANCE

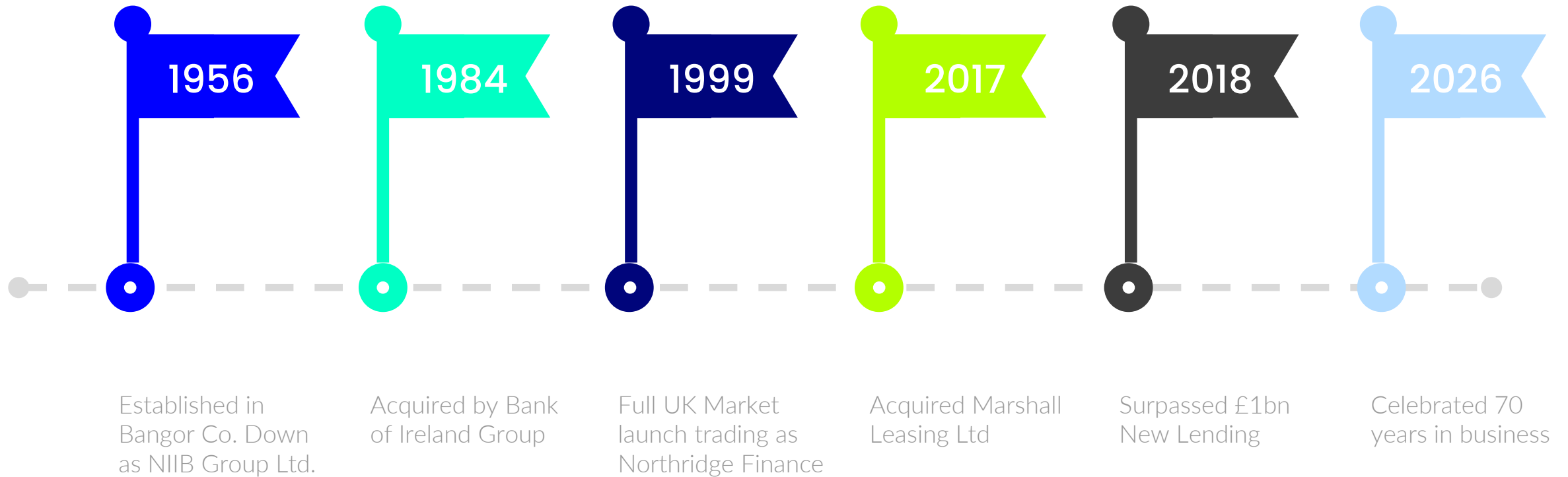
70
years

Information pack – August 2026



NIIB Group Ltd

A journey of growth and innovation, supporting customers & intermediaries with vehicle finance solutions and a trusted service for 70 years.



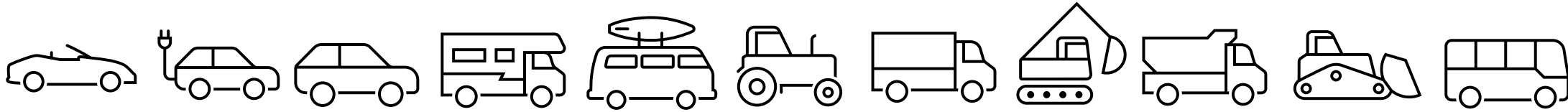


Our Products



Asset guide

General list of assets, please contact your account manager for any queries



Cars/LCVs/HGVs

Agricultural

Cranes

Horseboxes

Motorhomes

Packaging
equipment

Trailers

Woodworking
equipment

Generators

Forestry

Storage
containers

Portacabins

Quarrying

Plant &
Groundwork

Implements
(Cultivation,
tillage, sowing)

Construction

All Terrain Vehicles

Machinery

Product overview



Criteria that helps deliver responsible lending, finance options and consistent positive customer outcomes throughout their vehicle finance journey

Product	Mileage	Vehicle Age	Additional Info
Regulated PCP Cars, Non-BEV & Lifestyle Vehicles	- Min per annum – 6,000 - Max per annum – 35,000 - Max at start – N/A - Max at end – 120,000	Max at start – 7 years Max at end – 10 years	Max deposit – 40% Max Advance – £90,000 (invoice price) Pence per mile additional charge Invoice Price <£15K. 9p 15K to < £30K. 15p £30K and over. 22p
Regulated PCP Battery Electric Vehicles	- Min per annum – 6,000 - Max per annum – 35,000 - Max at start – N/A - Max at end – 120,000	Max at start – 5 years Max at end – 9 years	Max deposit – 40% Max Advance – £90,000 (invoice price) Pence per mile additional charge Invoice Price <£15K. 9p 15K to < £30K. 15p £30K and over. 22p
Reg & Unreg HP Cars, Non-BEV & Lifestyle Vehicles	N/A	Max at start – N/A Max at end – 13 years	Min advance – £1,500 Max advance – £150,000
Reg & Unreg HP Light Commercial Vehicles	N/A	Max age at start – 5 years Max age at end – 8 years	Min advance – £1,500 Max advance – N/A VAT deposit upfront
Unregulated LP Cars	Min per annum – 8,000 Max per annum – 35,000 Max at start – N/A Max at end – 120,000	Max at start – 5 years Max at end – 9 years	Min advance – £5,000 Max advance – N/A

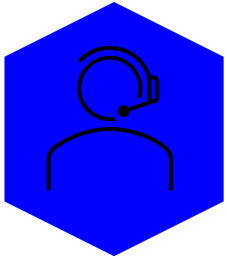


Head Office Support



Support

Northridge provides dedicated teams with expert operational, administrative and customer service support, ensuring a seamless experience for all customers and intermediaries



Dealer Support
Dealersupport@northridgeuk.com
0345 607 6775

Broker set ups, commission queries, system registrations, account assistance



New Business Processing
Processingadmin@northridgeuk.com
0344 892 1845

Application amendments, distance Esign links, decision notifications and credit additional information requests



Payouts
payoutadmin@northridgeuk.com

All payout related queries, payment confirmations, additional payout requests, scan & upload assistance



Customer Identification



Identification information

Please ensure all documents used are correctly certified and contact us if you have any queries or have any doubts on the legitimacy of the customer identification.

UK photo card Driving Licence /
EU Licence / UK/EU Passport /
Firearms certificate



Current full valid licence,
passport or firearms

Utility bill/Council tax
bill/Bank/Building Society/Credit
Card/Credit Union Statement



Dated within 6
months

- Monzo statements are not acceptable. An E-statement must be in a pdf standalone document (.pdf) if none of the above are available – please contact your account manager
 - Additional information may be requested by our credit team

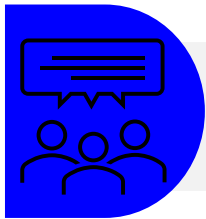


Useful Links



Useful Links

Explore the resources to access useful information and additional support



**Vulnerable
Customer
Support**

[Supporting
Vulnerable
Customers -
Northridge](#)



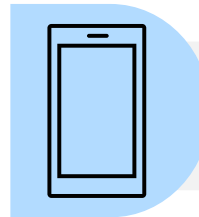
Accessibility

[Accessibility for all -
Northridge](#)



**Find your
Territory
Manager**

[Find Your Territory
Manager -
Northridge](#)



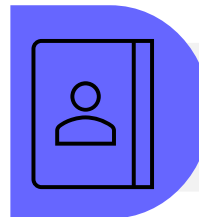
**Customer
Self-serve
App**

[Managing your
agreement
\(Personal & Sole
Trader Customers\) -
Northridge](#)



FAQs

[Frequently Asked
Questions -
Northridge](#)



**Customer
Complaints**

[Making a Complaint
- Northridge](#)



**Security &
Fraud**

[Security & Fraud -
Northridge](#)



**Customer
Service**

[Customer Support
Opening Hours -
Northridge](#)

