

Rising to the challenge and scaling the summit

As Northridge emerges as the main challenger motor finance house, Managing Director James McGee explores how customer commitment and confidence remain critical to success in a changing industry



Northridge has always been among the most dynamic contenders in motor finance. Our hard work, listening and innovating has taken us far; today we're the main challenger.

We've reached these heights by keeping customers at the centre of everything we do. From the outset Northridge has firmly believed that by helping our clients do better for their clients, everyone thrives. This approach has proven its value and will continue to do so.

Now we're aiming for the summit. To get there, we're doing even more to help dealers compete, widen their customer base, achieve faster decisions and work more effectively.

Our industry is facing major opportunities and challenges. To maintain healthy sales growth dealers need to seek every opportunity to seize the advantage. In my view, exceptional customer care and efficiency are key, enabled and exemplified by Northridge.

We're also actively helping dealers navigate the complex and evolving regulatory landscape, through support and email feedback via fca_countdown@boiuk.co.uk, shedding light on the Consumer Credit Licence process. So if you have questions about this process, such as applying, complying and good conduct: just ask, and Northridge will offer real, practical solutions.

At times like this, having a trusted partner matters. It's even better if that partner can offer our unique combination of strength, consistency and flexibility. As part of Bank of Ireland Group (founded 1783), Northridge delivers solid foundations and extensive expertise.

But we're not too big to be agile. Or to offer the level of expert, face-to-face service clients appreciate. To streamline financing for dealers of all sizes, we have invested heavily in systems, products and processes, also boosting our field team and in-house resources in IT, underwriting and customer care.

I am particularly excited about new systems, like eDoc 365, putting all documentation onscreen to eliminate paperwork, and our new website launching before year end. While our efficient credit score system is expediting decisions so dealers can sell more, accelerate delivery and expand.

High-volume customers can look forward to a dedicated in-house service and our joint venture partnership scheme that lets dealers offer competitive money market rates giving great end customer value, promoting good conduct and ultimately generating more finance sales.

Since 2009, Northridge has nearly doubled in volume. Dealer feedback and industry reputation are consistently positive. But resting on laurels is not our style, so we continually explore how we can be even better.

