FORECOURT ROAD BLOCKS CHEAT SHEET

A Consumer Duty-Aligned Guide to Handling Customer Finance Questions on the Showroom Floor

THE 4-STEP CONVERSATION HABIT

ACKNOWLEDGE
Validate their concern calmly. Never get defensive or dismissive.

CLARIFY
Ask one open question to find the real barrier.

EDUCATE
Explain options in plain english. No jargon.

CONFIRM
Check they understand everything before continuing.

COMMON FORECOURT OBJECTIONS

"The APR is higher than I expected."

Explain Representative vs. Personalised APR: Clarify that headline rates apply only to prime profiles, while specialist lenders price fairly based on credit history and vehicle age. Walk through the total amount payable transparently.

"I'll just get a personal loan from my bank."

Highlight Vehicle Protection & Flexibility: Agree that comparing is smart. Note that HP/PCP includes Section 75 / Consumer Credit Act protection tied directly to the car's quality, keeps their bank credit line free, and offers flexible deposit/term structures.

"I don't want a credit check hurting my score."

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"The monthly payment is too high for my budget."

Adjust the Structure, Not the Rules: Never stretch a term unsuitably just to hit a payment target. Explore increasing the deposit, comparing a lower-LTV vehicle in stock, or checking if HP vs. PCP fits their annual mileage.

❌ Never gloss over balloon payments, interest totals, or excess mileage fees.
❌ Never push an unsuitable term length solely to close a deal today.
❌ Never rush pre-contract explanations (SECCI) or e-signature steps.
❌ Always pause and adapt if a customer shows signs of financial vulnerability.

How Marsh Finance Helps You Say "Yes"

✅ Soft-Search Pre-Qualification: Convert cautious browsers without credit-file anxiety.
✅ Manual Underwriting: We look beyond automated scores for self-employed and near-prime buyers.
✅ Open Banking Speed: Faster income verification means quicker approvals and fewer unwinds.

