



IMPORT FINANCE WITH CBA AND MHH INTERNATIONAL FREQUENTLY ASKED QUESTIONS

How long does it take to import a car from the UK?

A typical purchase takes 8 weeks from the day that the deposit is received to you collecting it. Approximately half of this time is the shipping time for the boat to reach Mombasa. And the remainder allows for your car to be fully inspected and prepared prior to shipment and then cleared through customs on arrival and transported and prepared for your collection.

Can I buy a car from another supplier in the UK & Japan and still get my finance from CBA?

MHH International is happy for you to locate your car from another UK supplier. MHH International will then inspect and purchase the vehicle on your behalf, ensuring that your car is of the highest quality, prior to shipping it to Kenya.

What age of vehicle can I finance?

Under Kenyan regulations, used cars must be no more than 8 years old.

How do I know that I can trust MHH International?

MHH International has been importing vehicles to Kenya for over 6 years. CBA has selected MHH International as their only vehicle import partner because of the strict quality control and their highly professional service.

Who do I contact to get my car purchase started?

Simply contact MHH International via the enquiry form on the MHH International website. One of the sales team will be in touch very quickly to discuss your needs. CBA will require their usual paperwork to approve your asset finance application once you've shortlisted a car with MHH International.

What if I don't have an account with CBA?

CBA extend the offer of asset finance on UK & Japanese imports to both account holders and non-account holders.

When do I start to repay my loan?

Approximately 1 month after receiving your vehicle.

How much deposit do I have to pay?

Percentages will vary from time to time but generally, CBA bases its loan offers on a 20% deposit for used personal vehicles.

When does the deposit get paid?

The deposit is required to secure your vehicle from being sold to another customer within the UK. Typically MHH International will require the deposit once a suitable vehicle has been chosen and the loan offer letter has been issued by CBA.

Who do I pay the deposit to?

Deposits are payable to MHH International.

Do MHH International have an office in Kenya?

We do not have an office in Kenya but we do have sales and local customer service representatives who can speak or meet with to assist with your purchase.

How can I be confident that the mileage on my car has not been tampered with?

All MHH International cars must meet 6 independent inspections before we buy it on a client's behalf. Before purchasing, every car is checked to ensure the genuine mileage is verified against national records.

How can I be sure that my car represents value for money?

MHH International can provide a shadow valuation before buying the car and will also provide a valuation as part of the package once the vehicle has arrived in Mombasa for insurance purposes. CBA requires that the valuation is completed by one of their approved valuers within the bank's panel.

Is there any other documentation not already mentioned required to import my car?

Yes, MHH International will arrange for all of the necessary documents including the IDF (Import Declaration Form), vehicle invoice and copy of duty payment receipt to be forwarded to CBA. In addition, MHH International will also carry out a KRA search as soon as your car has been registered and forward this to CBA for their records.

Do I have a warranty on my car?

MHH International gives 3 months warranty on all cars purchased using asset finance. Terms and Conditions available on request.

What happens if my car is written off after I have received it?

The vehicle should be comprehensively insured by an underwriter within the bank's panel before the post approval documentation is issued.

Can I restructure my loan once it has started?

Yes, you can, but there should be a justification for it and consultation with the bank.

Can I make overpayments?

Yes, you can and there is no penalty for early pay-offs.

Can I select my own car insurance provider?

Yes, but it has to be within the bank's panel.

Am I required to have a tracker on the vehicle?

Yes. The bank requires you to have a tracker installed. This is arranged automatically as part of the service and is invoiced to you separately to the car. Prices start at Ksh 55,000.