



Finance type:

Monthly payments resulting in purchase

Suitable for:

Private users
Business users

Your payments:

- Deposit (10-50%)
- Fixed monthly instalments

"...thank you very much for all your help and assistance for the finance of my new car. Thank you again."

Gillian Gibbon

The 4Less Group plc

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Hire Purchase

DEPOSIT

MONTHLY INSTALMENTS

Hire purchase is a simple, straightforward way to spread the cost of buying a new car.

It's fixed rate finance - with a fixed monthly payment. The deposit you pay is flexible - typically between 10-50% of the vehicle cost.

The remaining balance, plus fixed interest, is repaid in equal instalments over an agreed period (12-60 months).

Why consider Hire Purchase?

- **Low deposit** - keeps valuable personal or business cash available
- **Control** - you decide the deposit, you decide the term
- **Fixed monthly payment** - perfect for budgeting
- **Flexibility** - doesn't compromise your other lines of credit
- **Assets** - you gain vehicle ownership
- **Tax benefits** - Tax allowances for business users
- **VAT free** - no VAT on payments

What next?

It's **essential** to get expert advice to select the right product for you. Our credentials and market knowledge are second to none. Prudent finance can literally save you hundreds - even thousands of pounds in the longer term.

Choose your vehicle in the showroom - *not your finance.*

For a no obligation quotation, contact us today.

Tel: 020 7594 0500
info@car-finance4less.com

The UK's leading alternative to showroom finance



Finance type:

Monthly payment resulting in purchase (or optionally resale)

Suitable for:

Private users
Business users

Your payments:

- Deposit (10-50%)
- Low fixed monthly instalments
- Final lump sum payment

"...at 8 o'clock yesterday morning we took delivery of the car that we have been looking for..."

I just wanted to thank you for all the help you have given us with getting it."

Sonal Patel

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Hire Purchase with balloon



Hire purchase with a balloon offers lower monthly payments than normal hire purchase. Instead, at the end of the agreement, you can make a final lump sum payment (or 'balloon') to own your car.

It's fixed rate finance - but with a lower fixed monthly outlay since you defer repayment of some of the borrowing. At the end of the agreement options include car purchase, refinance, part exchange or resale.

The deposit you pay is flexible - typically between 10-50% of the vehicle cost. The deferred balloon element is calculated on the estimated future resale value of the car.

The difference, plus fixed interest, is repaid in equal instalments over an agreed period (12-60 months), plus a final balloon payment.

Why consider Hire Purchase with balloon?

- **Low deposit** - keeps valuable personal or business cash available
- **Lower fixed monthly payments** - perfect for budgeting
- **A better car** - lower payments can help you choose a higher specification car
- **Flexibility** - does not compromise your other lines of credit
- **Assets** - you gain vehicle ownership
- **Tax benefits** - Tax allowances for business users
- **VAT free** - no VAT on payments

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Finance type:

Monthly payments. Optional final purchase.

Suitable for:

Private users

Your payments:

- Deposit (10-25%)
- Low fixed monthly payments
- Optional final purchase payment

"I was extremely satisfied with the service provided and the professionalism of the staff."

Mr M Blundell

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Personal Contract Purchase (PCP)



Personal Contract Purchase is highly attractive and increasingly popular. It combines low, fixed monthly payments with exceptional flexibility at the end of the agreement.

Your car's guaranteed future value is calculated (based on agreed mileage and age) and becomes deferred as a final payment (balloon).

Crucially, you don't commit to buying the car at the outset. Instead, you use it for 24-42 months, deciding at the end of the agreement what you want to do. Either:

- 1) Buy the car by paying an agreed minimum residual value
- 2) Part-exchange the vehicle for another
- 3) Sell the vehicle privately (settling the balloon)
- 4) Or, subject to mileage and condition, return the car with nothing more to pay (e.g. if depreciation resulted in negative equity)

PCP is ideal if you're opting out of a company car scheme. You use your company car allowance to fund your PCP monthly payments without paying company car tax.

Why consider Personal Contract Purchase?

- **Low risk** - A minimum future value is guaranteed
- **Low deposit** - keeps valuable personal or business cash available
- **Low fixed monthly payments** - perfect for budgeting
- **Choice** - Buy the car, part-exchange it or just return it
- **A better car** - lower payments can help you choose a higher specification car
- **Tax breaks** - If you're opting out of a company scheme, your cash alternative isn't subject to company car tax
- **VAT free** - no VAT on payments

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Finance type:

Rental only (including road licence)

Suitable for:

Private users

Your payments:

- A rental payment in advance
- Low fixed monthly rentals
- Return the vehicle

“The car is fantastic and your help to get the finance in place as well as advising me of the best finance scheme to select was quite outstanding.”

Anthony Chediak

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Personal Contract Hire

ADVANCE
RENTALS

FIXED MONTHLY RENTALS

Personal Contract Hire is a hassle-free way to have use of a car. With options to include maintenance, it's potentially fixed-cost motoring: use without ownership.

You agree your mileage and the term of the agreement.

After making a rental payment in advance, subsequent low monthly rental payments include some or all of your motoring costs (except fuel): road licence, tyres, servicing, maintenance - even a replacement vehicle if needed.

At the end of the agreement, subject to mileage and condition, you simply hand the vehicle back.

Why consider Personal Contract Hire?

- **No deposit** - keeps valuable personal or business cash available
- **Low fixed monthly payments** - perfect for budgeting
- **Fixed cost** - No unexpected expenses
- **A better car** - lower payments can help you choose a higher specification car
- **Tax efficient** - If you're opting out of a company scheme, your cash alternative isn't subject to company car tax
- **No depreciation worries** - you simply rent, not own

What next?

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Finance type:

Rental only (including road licence)

Suitable for:

VAT registered businesses

Your payments:

- A rental payment in advance
- Low fixed monthly rentals
- Return the vehicle

"I am really pleased with my new Mercedes...I realise that if it wasn't for Car-Finance4Less, then I probably wouldn't have it! I will recommend you if the opportunity arises."

Lucilla Ferard

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Contract Hire



Contract Hire is a straightforward way for a VAT registered business to provide use of a car for an agreed mileage and term. With options including maintenance, it represents fixed-cost motoring: use without ownership.

The agreement is an operating lease, so the car's value is 'off balance sheet'.

After making an initial rental payment in advance, subsequent low monthly rental payments include some or all of your motoring costs (except fuel): road licence, tyres, servicing, maintenance - even a replacement vehicle, depending on the level of contract you choose.

At the end of the agreement, subject to the car's mileage and condition, you simply hand the vehicle back.

Why consider Contract Hire?

- **No deposit** - keeps valuable business cash available
- **Low fixed monthly payments** - perfect for budgeting
- **Fixed cost** - No unexpected expenses
- **A better car** - lower payments can help you choose a higher specification car
- **Tax efficient** - vehicle is kept off balance sheet
- **VAT efficient** - up to 100% VAT recovery on rental and maintenance payments
- **No depreciation worries** - you simply rent, not own

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Finance type:

Payment resulting in purchase

Suitable for:

Private users
Business users

Your payments:

- Deposit (up to 50%)
- Fixed monthly payments
- Lump sum payments possible
- Interest balance reconciled

“We were very impressed with the service and prices provided by Car-Finance4Less.”

Mr M Wilkinson, Wilkinson Estates

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Balanced Payments Plan (balloon optional)



Balanced payment is a finance option resembling Hire Purchase (HP) for contracts over £25K. Unlike HP, where interest is fixed, balanced payment tracks changes in the finance house base rate. As rates fall or rise, so does the interest charge you pay over the period of the contract.

After the initial deposit, the balance is repaid in fixed monthly instalments over an agreed period (12-60 months). At the end of the agreement any interest variation is reconciled and settled as final credit or a charge. Options include a deferred 'balloon' final payment or lump sum payment to settle the agreement early.

Why consider Balanced Payments?

- **Low deposit** - keeps valuable personal or business cash available
- **Flexibility** - ability to make lump sum payments
- **Competitive** - low cost options for early termination
- **Fixed monthly payment** - perfect for budgeting
- **Tax benefits** - Tax allowances for business users
- **Potential savings** - save if interest rates fall
- **VAT free** - no VAT on payments

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Motorist Warranty Cover

- 12-36 months
- Mechanical breakdown
- Legal assistance insurance
- MOT test cover
- Optional roadside assistance

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Warranties

Before buying a car - especially a prestige marque - it pays to check the warranty position carefully. The vehicle may have cover from the manufacturer. When does it expire? A dealer may offer an extended warranty from an independent provider. How comprehensive is it? A private vendor may offer no warranty protection at all.

The fact is, warranty sales represent valuable profits for dealers. All too often the level of cover is poor and the policy pricing is uncompetitive.

Our CarFinance4Less Motorist warranties are best of breed policies. Our experts have scrutinised the cover and conditions: we know we're providing the protection and value you expect. Here's why:

- **Mechanical Breakdown Insurance:** Failure of Mechanical and Electrical components including labour.
- **Roadside assistance:** Recovery of the vehicle and up to five passengers in the event of an accident or breakdown, (this includes breakdowns which are not covered by the mechanical breakdown insurance policy). Personal cover for you even when you are travelling in other vehicles as a passenger (so you are covered, not the car). 24 hour helpline in the event of an emergency.
- **Accident legal assistance:** up to £50,000 of legal costs if your vehicle is involved in an accident which is not your fault.
- **MOT test insurance:** Covers the cost of the work necessary to rectify faults that cause your vehicle to fail an MOT test, subject to the limit in the policy document

What next?

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Choose your vehicle in the showroom - *not your warranty.*

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Credit Protection Insurance

All finance payments represent an ongoing credit commitment. Whilst your vehicle repayments are affordable now, it's important to consider what would happen should your personal circumstances suddenly change.

Redundancy, accident, serious illness - even death - are all eventualities that could place you or your dependants under serious financial pressure at a difficult time.

To ensure complete peace of mind, CarFinance4Less offers a range of Credit Protection Insurance Products that can be applied to support any of our Finance schemes. They include:

- **Accident and sickness**

Covers your payments while you are unfit to work

- **Critical Illness**

Settles outstanding finance should you contract a critical illness

- **Involuntary Unemployment**

Covers monthly payments after 30 days' consecutive unemployment (Maximum 12 consecutive payments)

- **Life**

Settles outstanding finance should you die.

To apply you must be 18-65 and in employment. Cover is considered on a case-by-case basis.

What next?

It's **essential** to get expert advice to select the right product for you. Our credentials and market knowledge are second to none. Our credit protection cover can ensure you have the tailored cover you need at the most affordable cost.

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Finance type:

Monthly rental (with a rebate on disposal)

Suitable for:

VAT registered business users

Your payments:

- A rental payment in advance
- Low fixed monthly rentals
- Rental rebate on sale

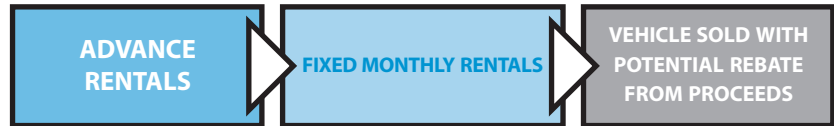
"We were very pleased by the speed and efficiency of Car-Finance4Less."

Mr J Healy, Healys Solicitors

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Finance Lease



Finance leasing provides use of a car with low monthly rentals for an agreed period. Rentals are lower because they are calculated on the VAT-exclusive price of the car.

Optionally, the car's future value can be offset to a final payment, further reducing rentals.

At the end of the lease the car is sold to a third party. If the resale value exceeds the balloon, proceeds are returned as a refund.

Why consider Finance Lease?

- **No deposit** - keeps valuable business cash available
- **Low fixed monthly payments** - perfect for budgeting
- **Fixed cost** - No unexpected expenses
- **A better car** - lower payments can help you choose a higher specification car
- **Accounting** - vehicle is classed as an asset on the balance sheet
- **VAT efficient** - up to 100% VAT recovery on rental
- **No depreciation worries** - you simply rent, not own

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Business Manager Service



Managing car finance professionally is key to developing customer confidence and trust. It helps secure sales, increases margins and drives profits.

Yet arranging and administering car finance in-house can often take your team away from core retailing and business development activity.

The Car-Finance4Less Business Manager Service provides a unique solution: an expert, independent finance resource that supports your sales process end-to-end with a commission share paid to your business on every agreement written.

We can work through your advisors in the showroom, supporting the sales process with product advice and quotations; alternatively we can manage the customer's finance directly on your behalf, releasing your team to focus on developing further prospects.

We are:

- **Successful** - Annual group turnover in excess of £350m
- **Independent** - Access to exceptional finance resources
- **Flexible** - Balloon finance on vehicles up to 10 years old at the end of the term
- **Attractive** - Our larger balloons mean lower monthly payments: customers can specify higher and buy more
- **Informed** - For business or personal vehicle finance, our advisors understand the issues that matter most
- **Professional** - a personal, polite service backed by a publicly quoted plc

What next?

When buying a car, purchasers are looking to your team to provide them with expert advice. Guarantee the best finance credentials. Sell more cars more profitably with the Business Manager Service.

For an introductory discussion, without obligation contact us today.

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Vehicle Stocking



Vehicle stocking is a specialist finance facility that allows invited dealers to quickly and easily fund and administer new showroom stock.

Each facility operates to an agreed credit limit.

Once a vehicle is purchased, the vehicle and transaction details are simply entered into the system.

The amount to be funded is automatically calculated, with monthly charges made by direct debit.

When you sell the car, the sale details are entered into the system. Your account is automatically reconciled by direct debit.

Why consider Vehicle Stocking?

- **Cashflow** - keep valuable cash in the business
- **Flexibility** - keep other credit lines open
- **Sales** - more customer choice drives more sales

What next?

Vehicle stocking with Car-Finance4Less can take the pressure out of funding and procuring new stock.

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Total Loss GAP Insurance



A vehicle is stolen every minute in the UK. Over a third of vehicles are never found. Over 500,000 vehicles each year become total losses. Adequate insurance protection is vital.

Unfortunately, if your car is written off due to accident or theft, most insurers will only settle your claim based on the market value of the car at the time of the loss.

This value will almost certainly be significantly less than the sum you originally paid for your car.

Fortunately, our GAP (Guaranteed Asset Protection) insurance can help. Total Loss GAP insurance covers this financial shortfall should you need to make a total loss claim.

Because the GAP cover makes up your original outlay, you are able to purchase a replacement car of similar specification, age and quality to match your previous vehicle purchase. Two levels are available:

Original Vehicle Purchase price	Max GAP Payout	Policy cost
Up to £25,000	£10,000	£299.00
£25-£75,000	£20,000	£499.00

Cover is available for both new and used vehicle purchases. Cover lasts 3 years and must be taken out at the time of purchase.

What next?

It's **essential** to get expert advice to select the right product for you. Our credentials and market knowledge are second to none. Our GAP insurance cover provides valuable protection at an affordable cost.

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