## **Personal Contract Hire**



## Straightforward lease and hand back.

This is ideal for you if you just want to lease a car, pay for it monthly, and hand it back at the end of the period.

There is no option to buy at the end of this contract.

You don't have to incur a large initial payment - you can start with just one month's payment - and you don't have to worry about disposing of the car at the end, you just hand it back.

Road Tax is included for the duration of the agreement. Fixed cost maintenance, breakdown recovery and a host of other services are also available through the maintenance option.

Monthly payments are fixed at the start of the lease term and stay the same regardless of the market. Changes in VAT rates will be reflected in the rentals, however.

The finance company owns the vehicle (and therefore carries the associated risks) and at the end of the agreement the car is returned.

Payments are determined from the discounted purchase price of the vehicle, duration of lease, anticipated contract mileage and resale value at the end of the period of the lease.

Our team are ready to assist you with your requirements and help you through the process and offer any advise your may require.









## **Key Features**

- Road tax is included for the duration of the contract
- Full maintenance & fleet management available through a full maintenance option
- No hassle of vehicle disposal
- Low initial outlay
- Fixed cost for the length of contract
- Flexible terms and mileage to suit your requirements
- Ideal for you if you receive a cash allowance from your employer

## **Key Benefits**

- Just like a company car, but without Benefit in Kind Tax
- Static monthly payments
- Vehicles are collected on expiry of contract
- Contracts range from 2-4 years and 5,000 to 40,000 miles per year
- Complete Peace of Mind

