

Personal Contract Hire

The Alternative to Salary Sacrifice.

This type of funding your new car is ideal if you just want to use a car for a set length of time, pay for it monthly, and hand it back at the end of the period.

Unlike a salary sacrifice scheme, this is a personal agreement and not run through your payroll. You won't pay any benefit in kind (BIK) nor will it affect your gross pay or future pension pot. Plus, if you leave your current job or organisation, you'll keep the car till the end of the lease term.

There is no option to buy the car at the end of this type of new car lease 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.

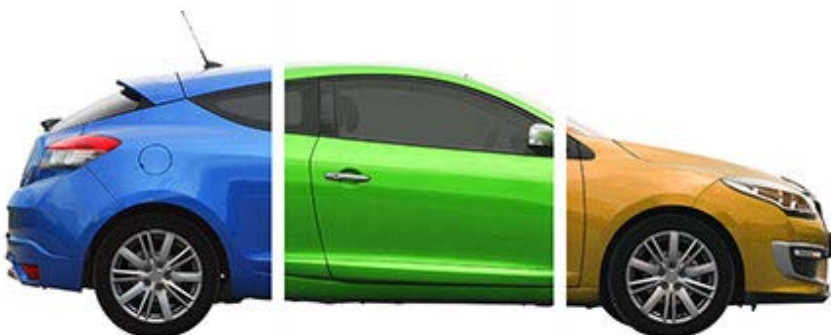
Road Tax or RFL is included for the duration of the agreement. Fixed cost maintenance, replacement tyres, breakdown recovery and a host of other services are also available through the maintenance option.

The monthly payments are fixed at the start of the lease term and stay the same regardless of the market.

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

Payments are determined from the discounted purchase price of the vehicle Affinity negotiate for you, the duration of lease or term and your anticipated annual mileage.

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



**Affinity
Leasing**
vehicle finance
0800 060 7070

Key Features

- Road TAX RFL is included for the duration of the contract.
- Free UK mainland home or work place delivery.
- No hassle of vehicle disposal.
- Low initial outlay available.
- Fixed monthly payments for the entire length of the contract.
- Flexible terms, payment and mileage profiles 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.
- Fixed monthly payments.
- Vehicles are collected free of charge on expiry of the contract.
- Contracts range from 2 to 4 years and 5,000 to 40,000 miles per year.
- Complete Peace of Mind.
- Optional service and maintenance inclusive package available.

BVRLA