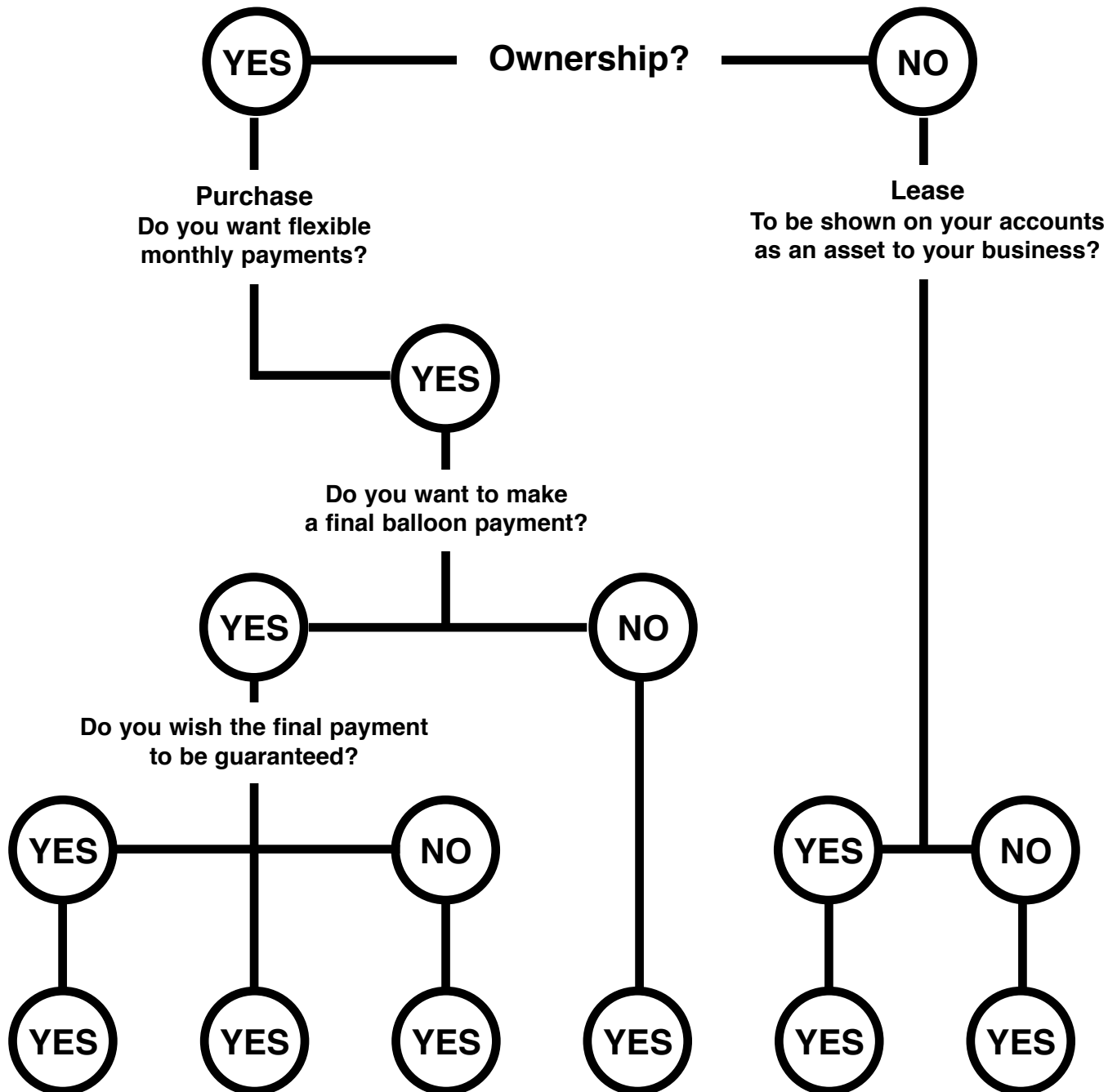


6 routes to your new vehicle



<p>Contract Purchase</p> <p>1. Keep it, return it</p> <p>Pay a negotiable deposit</p> <p>Make monthly payments</p> <p>Agree a final 'balloon' payment and reduce your monthly payments</p> <p>Choose to keep your vehicle, sell it or return it</p> <p>Ownership of your vehicle</p>	<p>Personal Contract Purchase</p> <p>2. Keep it, return it, sell it</p> <p>Pay a deposit and make monthly payments</p> <p>Agree a final 'balloon' payment and reduce your monthly payments</p> <p>Choose to keep your vehicle, sell it or return your vehicle</p>	<p>Lease Purchase with Balloon Payment</p> <p>3. An attractive alternative to simple Hire Purchase</p> <p>Opting for 'balloon' payment reduces your monthly payments</p> <p>Negotiable deposit</p> <p>Monthly repayments over a fixed period</p> <p>Ownership of your vehicle</p> <p>Fixed interest rate</p>	<p>Hire Purchase</p> <p>4. The traditional way to buy your new car or van</p> <p>Negotiable deposit</p> <p>Monthly repayments over a fixed period</p> <p>Ownership of your vehicle</p> <p>Fixed interest rate</p>	<p>Finance Lease</p> <p>5. Vehicle use without responsibility of ownership</p> <p>Improved cash flow</p> <p>No capital expenditure</p> <p>You benefit from the net sale proceeds</p> <p>Rentals allowable against taxable profits</p> <p>VAT reclaimable</p>	<p>Contract Hire</p> <p>6. The simple risk-free option</p> <p>No capital expenditure</p> <p>Monthly rentals based on difference between initial price of vehicle and projected residual value</p> <p>Rentals allowable against taxable profits</p> <p>VAT reclaimable</p>
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