



## Take a look at how our business finance stacks up

This table lets you compare all our business finance options so you can work out which one suits your organisation best. But there's no such thing as a stupid question, so if you have any queries please don't hesitate to give us a call.

	Contract Hire	Finance Lease	Lease Purchase	Hire Purchase
<b>CUSTOMER BENEFITS</b>				
One stop (vehicle and finance at the same time)	✓	✓	✓	✓
Additional line of credit	✓	✓	✓	✓
<b>CASH FLOW</b>				
Low initial outlay	✓	✓	✓	✓
Fixed monthly costs	✓	✓	✓	✓
Final lump sum payment available		✓	✓	
<b>CAPITAL</b>				
No depreciation risk for users	✓			
No vehicle disposal concerns	✓			
Ability to take profit (or loss) on resale		✓	✓	✓
Eventual ownership			✓	✓
<b>RUNNING COSTS</b>				
Optional maintenance package linked to finance contract	✓			
Separate optional maintenance package available		✓	✓	✓
<b>ACCOUNTING REQUIREMENTS</b>				
VAT on rentals reclaimable	✓	✓		
Rentals allowable against tax	✓	✓		
Tax relief for depreciation			✓	✓
Interest allowable against tax			✓	✓
Off balance sheet finance	✓			
Increase in balance sheet assets		✓	✓	✓