

V O L V O

# Volvo Financial Services

Flexible solutions that fit changing times

## Why choose Volvo Financial Services



A single procedure for the entire offer: vehicle, financing and services – and 100% digital thanks to electronic signatures.



Responsiveness: quick credit decisions, availability of sales teams, speed and agility in putting together the offer, and in processing requests during the contract lifetime.



Dedicated VFS representatives to accompany and support customers throughout the contract period and anticipated renewals.



An additional source of financing, so you can keep your credit lines with your bank for other purposes.

## Contract hire

Our rental offer without any sale commitment:

- Reduced initial payment.
- Tax deductible fixed monthly rentals.
- Fixed costs for budgeting and improved cash flow.
- Enjoy the benefits of a Volvo Trucks Service Contract and reduce your downtime.
- Reduces worry and risk of unexpected repairs.
- No disposal risks subject to vehicles meeting return and mileage conditions.

### Some additional options

- No extra costs if interest rates rise.
- Fixed payments for accurate budgeting.
- Option to extend the contract at the end of the primary term.

## Lease solutions

A financing alternative to preserve your treasury and maintain your credit lines with your bank for other potential needs.

### Operating Lease

- Reduced initial payment.
- Tax deductible fixed monthly rentals.
- No disposal risks subject to vehicles meeting return and mileage conditions.
- Option to extend the lease at the end of the primary term.

### Finance Lease

- VAT chargeable on rentals (reclaimable), reducing initial capital outlay.
- Tax deductible fixed monthly rentals.
- Option to lower monthly outgoings by adding a balloon payment.
- Flexibility at contract end: benefit from majority of net sale proceeds or extend the lease at minimal cost.



## Hire purchase

Our loan offer that allows you to acquire vehicle ownership:

- Flexible payments (pay monthly or quarterly).
- Full ownership once all payments have been made (subject to payment of Option to Purchase Fee).
- Tax allowances may be deducted from taxable profits.
- The equipment is shown as an asset on your balance sheet.
- Interest allowable against taxable income.

### With fixed rate

- No extra costs if interest rates rise.
- Fixed payments for accurate budgeting.
- Variable Rate allows you to link your payment to rises or falls in interest rates during the term.

### With optional balloon payment

- Lower monthly payments.
- Fixed payments for accurate budgeting.
- Flexibility to buy at the end of term or re-finance the balloon payment.

Volvo Financial Services  
[www.volvotrucks.com/finance](http://www.volvotrucks.com/finance)

