



YOUR WAY FORWARD

VOLVO FINANCIAL SERVICES



Your Volvo truck is a vehicle of the highest quality that is both safe and customised to suit your business perfectly. The same goes for our financial offer, which combines industrial expertise with a desire to keep your business and truck rolling.

FINANCE OPTION 1

HIRE PURCHASE

- 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

FINANCE OPTION 2

CONTRACT HIRE

- Reduced initial payment
- Tax deductible fixed monthly rentals
- Fixed costs for budgeting and improved cash flow
- Enjoy the benefits of a Volvo Gold Contract Maintenance and minimise business risk and disruption
- Removes worry and risk of unexpected repairs
- No disposal risks subject to vehicles meeting return and mileage conditions
- Option to extend Contract Hire at the end of the primary term

Some additional options

- 24 hour breakdown cover
- Replacement tyres
- Ancillary equipment (tail lift/body)
- Replacement vehicle facility
- Annual Road Fund Licence

FINANCE OPTION 3

LEASE SOLUTIONS

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