

Halliday Citroen Group Business Users

Finance Lease Customer Benefits

- Customer has control of vehicle usage
- Partial VAT recovery for VAT Registered users
 - 50% On Finance Rental
- Vehicle classed as an asset of the company and shown as such in the Balance Sheet
- Freedom to use business capital for other investments within the company (Stock, buildings, expansion, etc)
- Easier budgeting
- Improved cash flow from regular monthly payments
- Capital retained in business
- Reduced monthly instalment
- Provides payment holiday at end
- Monthly outlay can be reduced yet still related to period of ownership (ie from 3+33 to 3+35 etc)
- Rentals may normally be offset against tax (100% of first £12,000 of vehicle cost)
- Can accelerate tax allowances
- Existing credit arrangements unaffected.
- No need to increase bank borrowing
- No additional security required
- Banks rarely have leasing available
- Choose the length to suit the company policy and vehicle usage
- Secondary period ("Peppercorn" rental) available for nominal fee following Balloon Payment if applicable
- No risk of finance being withdrawn or rentals varied
- 100% refund of Sale Proceeds on vehicle disposal – useful injection of capital to use as advanced rentals on replacement car
- "Plus" available to safeguard customer against Write Off