

# Halliday Citroen Group Business Users

## Lease Purchase Customer Benefits

- Eventual Ownership
- No VAT on payments
- Vehicle classed as an asset of the company and shown as such on 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
- Provides payment holiday at the end
- Monthly outlay can be reduced yet still related to period of ownership (ie from 3+33 to 3+35 etc)
- All benefits of outright purchase
  - Writing down allowances available
  - Vehicle may be written down against taxable profit at 25% p.a. (Max £3000 p.a.)
  - No limit on vans
- Interest Tax Deductible – Lowers real cost of borrowing
- Existing credit arrangements unaffected. No need to increase bank borrowing. No additional security required
- Choose the length to suit the company policy and vehicle usage
- Full contractual interest not charged