



Volvo Bus. Driving quality of life

# VOLVO BUS FINANCE LEASE

Non ownership – off balance sheet



## Flexible, tax efficient funding

With payments that can be charged in full against your taxable income and a large stake in the proceeds once the vehicle is sold, Finance Lease is a very efficient way to fund your Volvo Bus or Coach.

A Finance Lease is a hassle-free scheme that gives you full use of a bus or coach. With fixed 100% tax-deductible rentals spread across the lease and minimal initial capital outlay, your vehicle can become self-financing, substantially improving cash flow.

At the end of the agreement, there are options to extend the lease for a nominal secondary rental fee, or act as an agent for the sale of the asset to an agreed third party – receiving a substantial share of the net sale proceeds (95% on average).

Monthly payments can be substantially reduced by adding a lump sum payment (a balloon) into the agreement, subject to credit status.

**To find out more about Finance Leasing, contact our Customer Service team on 01926 401203.**

- VAT spread over rentals (reclaimable), reducing initial capital outlay
- 100% tax deductible fixed monthly rentals
- Option to lower monthly outgoings by adding a balloon
- Flexibility at contact end: benefit from majority of net sale proceeds or extend the lease at minimal cost

All product and service information is based on the fact that the customer will have complied with our terms and conditions. The customer is responsible for obtaining their own tax advice and should not rely on our statements about tax.  
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## VOLVO

Volvo Financial Services

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