



Volvo Bus. Driving quality of life

VOLVO BUS HIRE PURCHASE

Vehicle ownership – on balance sheet



An easy route to vehicle ownership

If you prefer to own your vehicles and are looking for a cost effective finance package tailored to fit with the cash flow of your business, our hire purchase solution may be for you. Hire Purchase provides immediate cash flow benefits with the opportunity to buy your Volvo Bus or Coach outright at the end of the agreed term. Writing Down tax allowances are claimable from day 1.

Hire Purchase Fixed Rate – manage your costs

Hire Purchase Fixed Rate is a good option if you need to work to an accurate budget during a period of fluctuating interest rates. With both interest rate and term fixed from the very outset, you can have peace of mind that payments will remain constant throughout the life of your agreement with us.

Hire Purchase with Balloon – reduce your payments

Hire Purchase with Balloon will appeal if you are looking to lower monthly payments. It provides the flexibility to add a lump sum as a final payment (the balloon), subject to credit status. It also provides flexibility at the end of the agreement – you can choose to pay off the balloon and keep your bus or coach, or you can extend the contract by re-financing the balloon.

Hire Purchase Variable Rate – save money if interest rates fall

Variable rate may be a smart choice if interest rates are likely to fall; if that happens, it may save you money.

To find out more about Hire Purchase products, contact our Customer Service team on 01926 401203.

Hire Purchase

- Flexible payments
- Full ownership once all payments have been made
- Writing down allowances claimable
- Vehicle 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

With Balloon

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

With Variable Rate

- Link your payment to rises or falls in interest rates during the term

VOLVO

Volvo Financial Services

www.volvofinancialservices.co.uk