Car Finance

Suzuki Finance offer a range of finance products to suit customer's individual needs. These are:

- Hire Purchase (HP)
- Personal Contract Purchase (PCP)
- Personal/Business Contract Hire (PCH/BCH)

This guide provides information to help you choose the right product for you.

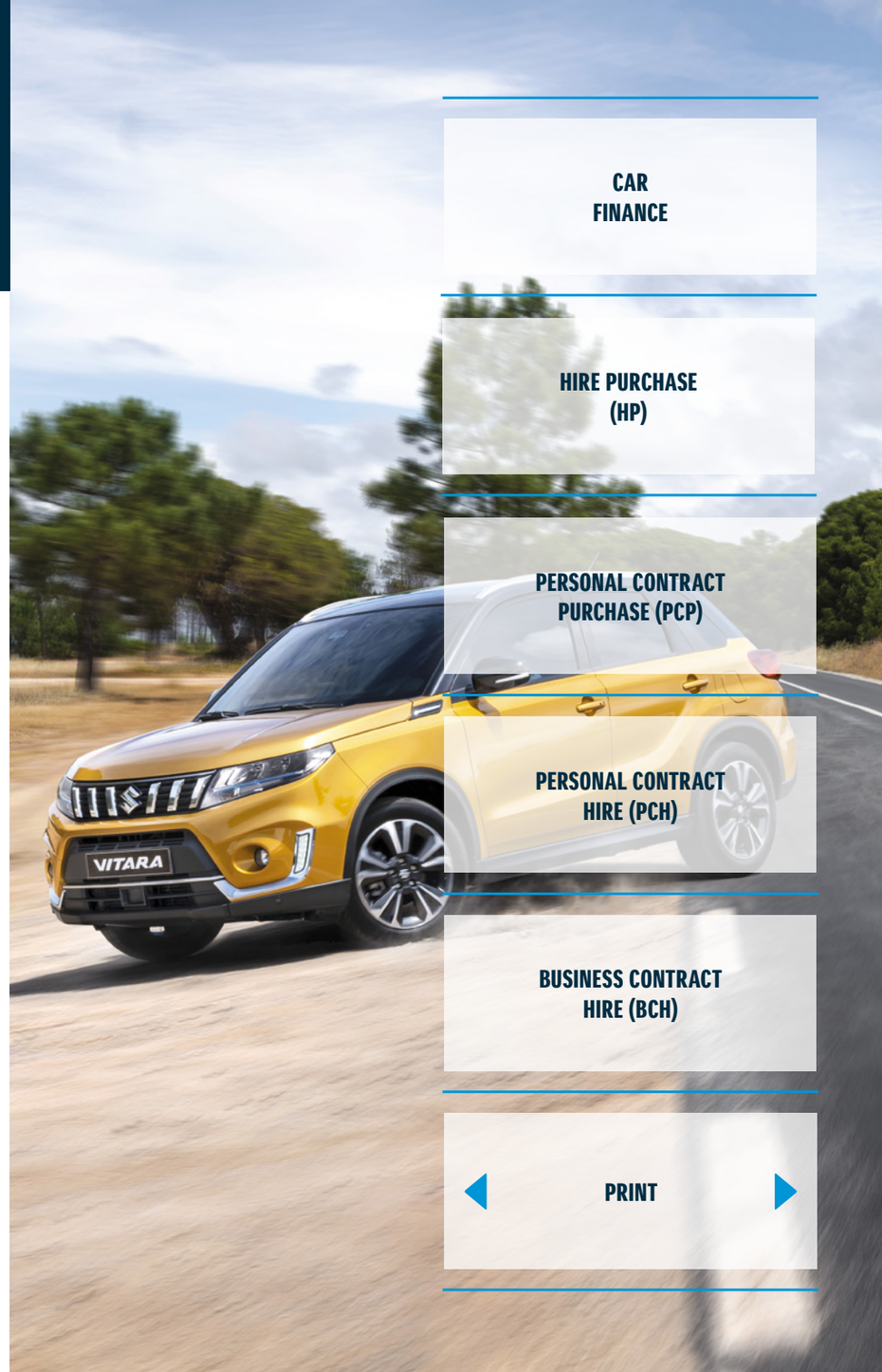
HP and PCP are subject to status and only available to UK residents aged 18 and over. Finance is provided by Suzuki Finance, a trading style of Suzuki Financial Services Ltd, No. 1 John Street, Callaghan Square, Cardiff, CF10 5PE. Suzuki Financial Services is authorised and regulated by the Financial Conduct Authority.

PCH and BCH are subject to status and only available to UK residents aged 18 and over. Contract Hire is provided by Suzuki Contract Hire, a trading style of Lex Autolease Limited, PO Box 3982, Chester, CH1 9XD. Lex Autolease Ltd is authorised and regulated by the Financial Conduct Authority.

Suzuki Financial Services Ltd and Lex Autolease Ltd are part of Lloyds Banking Group.

Availability of products may vary by dealer and vehicle type.

SUZUKI FINANCE



CAR FINANCE

HIRE PURCHASE (HP)

PERSONAL CONTRACT PURCHASE (PCP)

PERSONAL CONTRACT HIRE (PCH)

BUSINESS CONTRACT HIRE (BCH)

PRINT

Our Products

	HP	PCP	PCH – SUBJECT TO DEALER AVAILABILITY
New and Used vehicles	✓	✓	New only
Length of Agreement	From 1-5 years	From 1-4 years	From 2-5 years
Deposit/Initial Rental Required	✓ £0 deposit may be available	✓ £0 deposit may be available	✓ Initial payment of between 1–12 months rentals
Fixed Monthly Repayments	✓	✓	✓
Optional Final Repayment	✗	✓	✗
Maximum Permitted Age of car at Agreement End	Typically 14 years	Typically 7 years	Typically 5 years
Ownership Option at Agreement End	✓	✓ After optional final repayment is paid	✗ Vehicle must be returned
End of Contract Goods Return Option	✗	✓ Return conditions apply	✓ Return is compulsory Return conditions apply
Mileage and condition restrictions/charges (if you exceed agreed mileage or the vehicle is not in good condition upon return)	✗	✓ Charges apply if you return the vehicle	✓
Ability to amend annual mileage in life	✗	✗	✓ Subject to Status
Voluntary Termination (HP/PCP) Early Termination (PCH)	✓ Return conditions apply	✓ Return conditions apply	✓ Return conditions apply
Early Settlement Option	✓	✓	✗
Fully Comprehensive Insurance Required	✓	✓	✓
Ability to Amend Monthly Payment Due Date	✓ Once every 12 months	✓ Once during the agreement	✓ Subject to conditions
Optional Maintenance Packages Available	✗	✗	✓

⚠ **The vehicle is at risk of repossession if you do not maintain contractual repayments**

Hire Purchase

How it Works

Hire Purchase (HP) could help you buy your dream car whilst spreading the cost.

You'll agree an initial deposit, your agreement term and your monthly repayments with the dealer.

Your deposit is taken from the price of the car.

You'll then pay the remaining balance plus interest in equal monthly repayments over the agreed term.

Suzuki Finance buys the car on your behalf and owns the car for the duration of the finance agreement.

After you've made all the repayments including any interest, you will become the owner of the vehicle.

Choose your car

The maximum age of the vehicle at the end of the agreement is typically 14 years. Minimum and maximum finance amounts may apply.

Flexible Deposit Options
£0 deposit may be available.

Fixed Interest Rate & Monthly Repayments
You'll make equal monthly repayments with a fixed interest rate, over your chosen period of 1-5 years.



End of Agreement
You will own the car after all the repayments including interest have been paid.

A purchase fee of £10 is included within your final repayment.

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What Else You Need To Know

Your Rights (Agreements regulated by the Consumer Credit Act)

Right of Withdrawal: You can change your mind and withdraw from the agreement without giving any reason during the first 14 days after you receive the executed copy of your agreement. This will bring the finance agreement to an end, but it does not automatically mean you can pull out of buying the vehicle or any insurance products/extras. If you withdraw, you must pay us the total amount of credit we are lending you for the vehicle and any insurance products/extras and interest on it within 30 days.

Voluntary Termination: You have the right to end the agreement early and return the vehicle to us. If you do this, you need to pay us all repayments that have fallen due up to the time of termination. If at the point that you terminate, the amount you have paid for the vehicle (including the deposit) is less than half the total amount payable for the vehicle you will also need to make an additional payment to bring the amount up to this sum. You will also need to pay:

- the outstanding balance less any rebate of charges due for any insurance products/extras and
- any charges that may apply if you have not kept the vehicle in good repair or if you have exceeded the agreed maximum mileage allowance.

Satisfactory Quality Rights: You have rights against the lender if the vehicle is not of a satisfactory quality. If you experience problems with the vehicle, we will work with the dealer to resolve your concerns.

Early Settlement: You can pay off your agreement in full at any time. Just contact us and we will tell you what you need to pay and by when. You may even get a rebate of some of your interest. Where applicable, the interest is calculated up-front and added to the balance at the start of your agreement. Whilst you pay an equal repayment amount each month, the amount of interest that you pay each month reduces over the life of the agreement so this will impact the level of rebate that you receive.

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Eligibility Criteria

Age/Location

You must be at least 18 years old and a permanent UK resident.

Insurance

You must have fully comprehensive insurance which you'll need to arrange yourself.

Driving Licence

You must have the relevant driving licence for the vehicle.

Important Things to Consider

HP

Vehicle Information

The dealer should disclose to you information that is material for you to make an informed decision, such as information that might affect the price, condition and/or value of the vehicle. Please ask your dealer for any specific information that you need about the vehicle to make an informed decision and check the V5C to ensure that you are comfortable with the information recorded.

Relevant Financial Institutions

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Commission

Dealers typically receive commission or other benefits for introducing you to us. If you request, they must tell you, in good time before you enter into the credit agreement, the amount of any commission payable.

How information is recorded

Details of your credit agreement will be recorded with credit reference agencies. Hire Purchase agreements are recorded as unsecured lending products in line with industry practice.

The vehicle is at risk of repossession if you do not maintain contractual repayments

Personal Contract Purchase

PCP

How it Works

Personal Contract Purchase (PCP) can help you to buy your dream car with lower monthly repayments than a hire purchase product as a large proportion of the amount you repay is deferred into an optional final repayment. You will pay more interest on a PCP agreement than a HP agreement for the same loan amount, term and APR* as your balance reduces more slowly due to the optional final repayment.

Agree an initial deposit and term with the dealer and decide how many miles you'll travel each year.

The dealer will then work out the monthly repayment amount and the optional final repayment amount, which is based on the anticipated value of the vehicle at the end of the agreement.

At the end of your agreement, you can part exchange the vehicle, return the vehicle (return conditions apply) or pay the optional final repayment and own the vehicle.

Suzuki Finance buys the car on your behalf and owns the car for the duration of the finance agreement.

After you've made all the repayments including the optional final repayment and any interest, you will become the owner of the vehicle.

*Annual Percentage Rate of Charge (APR) – This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.

How It Works

Choose your car and decide your annual mileage

Decide your annual mileage, up to 24,000 a year. The annual mileage selected will affect your monthly repayments and the optional final repayment amount. Make sure you select a realistic mileage allowance otherwise excess mileage charges may be incurred if you exceed the agreed mileage and return the vehicle to us.

Flexible Deposit Options
£0 deposit may be available.

Fixed Interest Rate & Monthly Repayments
You'll make equal monthly repayments with a fixed interest rate over your chosen period of 1-4 years.

End of Agreement
Choose to either part exchange, return the vehicle or pay the optional final repayment to own the vehicle.



The maximum age of the vehicle at the end of the agreement is typically 7 years. Minimum and maximum finance amounts may apply.

End of Agreement Options

Part Exchange
Subject to paying off your existing agreement in full, you can part exchange the vehicle at the end of the term or any time during the agreement. New credit agreements are subject to status.

The vehicle could be worth less than the optional final repayment leaving you with a shortfall to pay before starting a new agreement.

Return
You have the option to return the vehicle at the end of your agreement.

To avoid incurring charges, the vehicle needs to be in good condition and within the permitted maximum mileage.

Click here to see our 'Good Condition Guide'

Own
Own the vehicle outright by paying the optional final repayment. A purchase fee of £10 is included.

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Voluntary Termination: You have the right to end the agreement early and return the vehicle to us. If you do this, you need to pay us all repayments that have fallen due up to the time of termination. If at the point that you terminate, the amount you have paid for the vehicle (including the deposit) is less than half the total amount payable for the vehicle you will also need to make an additional payment to bring the amount up to this sum. You will also need to pay:

- the outstanding balance less any rebate of charges due for any insurance products/extras and
- any charges that may apply if you have not kept the vehicle in good repair or if you have exceeded the agreed maximum mileage allowance.

For PCP, you will reach the half paid point later in the agreement than you would in a HP agreement over the same term as you are paying less each month due to the deferred optional final repayment.

Satisfactory Quality Rights: You have rights against the lender if the vehicle is not of a satisfactory quality. If you experience problems with the vehicle, we will work with the dealer to resolve your concerns.

Early Settlement: You can pay off your agreement in full at any time. Just contact us and we will tell you what you need to pay and by when. You may even get a rebate of some of your interest. Where applicable, the interest is calculated up-front and added to the balance at the start of your agreement. Whilst you pay an equal repayment amount each month, the amount of interest that you pay each month reduces over the life of the agreement so this will impact the level of rebate that you receive.

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Eligibility Criteria

Age/Location

You must be at least 18 years old and a permanent UK resident.

Insurance

You must have fully comprehensive insurance which you'll need to arrange yourself.

Driving Licence

You must have the relevant driving licence for the vehicle.

Important Things to Consider

PCP

Vehicle Information

The dealer should disclose to you information that is material for you to make an informed decision, such as information that might affect the price, condition and/or value of the vehicle. Please ask your dealer for any specific information that you need about the vehicle to make an informed decision and check the V5C to ensure that you are comfortable with the information recorded.

Relevant Financial Institutions

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Commission

Dealers typically receive commission or other benefits for introducing you to us. If you request, they must tell you, in good time before you enter into the credit agreement, the amount of any commission payable.

How information is recorded

Details of your credit agreement will be recorded with credit reference agencies. Personal Contract Purchase agreements are recorded as unsecured lending products in line with industry practice. The final repayment amount will be included in the total outstanding balance recorded with the credit reference agencies. Should you decide to return the vehicle to us at the end of your agreement, the outstanding balance will be adjusted to reflect that the optional final repayment is no longer due.

The vehicle is at risk of repossession if you do not maintain contractual repayments

Personal Contract Hire

PCH

This product is only available on selected models.

How it Works

Personal Contract Hire (PCH) is a fixed cost rental agreement which is available for a period of 2-5 years on new vehicles only.

This is also available with an added optional maintenance package which can help with keeping your vehicle in good condition.

When your agreement comes to an end you must return the vehicle to us as there is no ownership option.

Choose your car and decide your annual mileage

Select a new vehicle which is available on Personal Contract Hire.

Decide your annual mileage limit which must be a minimum of 5,000. The maximum limits vary by vehicle. If your circumstances change during your agreement you may be able to amend your contracted mileage.

Optional maintenance packages are available within your agreement at an additional cost.

Initial Payment
Pay an initial rental of between 1 to 12 monthly rentals. The higher the initial rental, the lower the monthly rentals will be.

Fixed monthly rentals
Pay regular monthly rentals over the agreed term of between 2-5 years.

End of Agreement
At the end of your agreement you must return the vehicle to us as there is no ownership option. If you have not exceeded your contracted mileage and have kept your vehicle in good condition in line with the **'BVRLA Fair Wear & Tear' guidelines** you will have nothing further to pay.



What Else You Need To Know

PCH

Your Rights (Agreements regulated by the Consumer Credit Act)

Right to Cancel: You may have the right to cancel within 15 days of the date the agreement is signed by you and us. If you do cancel, we will reimburse any payments received from you. For any period that you had use of the vehicle, you'll need to pay a proportion of the agreed monthly rentals.

Early Termination: You can terminate the agreement early providing you pay 50% of the remaining monthly rental plus any other charges, such as pro-rata excess mileage or damages.

Satisfactory Quality Rights: If the vehicle that you purchase under the agreement is not of satisfactory quality you have rights against the owner who will work with the Dealership to resolve your concerns.

Eligibility Criteria

Age/Location

You must be at least 18 years old and a permanent UK resident.

Driving Licence

You must have the relevant driving licence for the vehicle.

Insurance

You must have fully comprehensive insurance which you'll need to arrange yourself.

Road Tax

Is included with your monthly rentals.

Important Things to Consider

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Maintenance

You must keep your vehicle to the standards of the Manufacturer handbook. Optional maintenance packages are available within your agreement at an additional cost.

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Business Contract Hire

BCH

How it Works

Business Contract Hire (BCH) is a fixed-cost, rental agreement which is available for a period of 2-5 years on new vehicles.

This is also available with an added optional maintenance package which can help with keeping your vehicle in good condition.

When your agreement comes to an end you must return the vehicle to us as there is no ownership option.

Choose your car and decide your annual mileage

Select a new vehicle which is available on Business Contract Hire.

Decide your annual mileage limit which must be a minimum of 5,000. The maximum limits vary by vehicle. If your circumstances change during your agreement you may be able to amend your contracted mileage.

Optional maintenance packages are available within your agreement at an additional cost.

Initial Payment
Pay an initial rental of between 1 to 12 monthly rentals. The higher the initial rental, the lower the monthly rentals will be.

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Pay regular monthly rentals over the agreed term of between 2-5 years.

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Eligibility Criteria

Age/Location

You must be at least 18 years old and a permanent UK resident.

Driving Licence

You must have the relevant driving licence for the vehicle.

Insurance

You must have fully comprehensive insurance which you'll need to arrange yourself.

Road Tax

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Maintenance

You must keep your vehicle to the standards of the Manufacturer handbook. Optional maintenance packages are available within your agreement at an additional cost.

Early Termination Rights

You can terminate the agreement early providing you pay 50% of the remaining monthly rental plus any other charges.

VAT registered business may be able to reclaim VAT, depending on how the vehicle was used (private/commercial or mixed use) and individual tax status.