



Asset finance

Hire purchase

By paying a simple fixed cost each month, own vital business assets without tying up funds, helping to manage working capital and business cash flow more effectively

Key features



Tax efficient as hire purchase interest and charges can be offset against pre-tax profits*



Reclaim your VAT on the capital cost (if VAT registered)*



Repayment terms up to 7 years



Same day pay-out



Claim applicable capital allowances



Credit lines available



Documentation produced by our experienced team

We lend against the following:

- ✓ Trucks and trailers
- ✓ Waste management
- ✓ Construction equipment
- ✓ Production and packaging
- ✓ Plant and machinery
- ✓ Other wheeled assets
- ✓ Agricultural plant
- ✓ Cranes and CNC machinery
- ✓ Cars and LCVs
- ✓ Pure electric vehicles
- ✓ Material handling

Other assets are also considered on their individual merits.

Lending criteria

- ✓ Borrow up to 100% of asset cost
- ✓ Non-regulated deals only
- ✓ Balloon payments considered
- ✓ VAT deferral available
- ✓ Lending up to £1.5m per single asset
- ✓ Asset up to 10 years old at the end of the agreement

Let's talk

Interested in learning how our asset finance team can help you get your project off the ground? Get in touch:

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*Cambridge & Counties Bank does not give tax, legal, regulatory or accounting advice and you should seek your own independent advice before entering into a transaction. The accounting treatment of a particular product is a matter for agreement between you and your auditors.

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