



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\*



Repayment terms up to 7 years



Claim applicable capital allowances



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



Same day pay-out



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
- Material handling

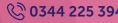
#### Lending criteria

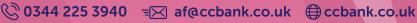
- Borrow up to 100% of asset cost
- Non-regulated deals only
- Balloon payments considered
- VAT deferral available
- Lending up to £1.5m per single asset
- Asset up to 10 years old at the end of the agreement

Other assets are also considered on their individual merits.

## 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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