

A man with a beard and sunglasses is looking at his smartphone in a city street. He is wearing a green button-down shirt over a grey t-shirt. The background is a blurred city street with buildings and people. A red vertical line is on the left side of the page. A white circular graphic is overlaid on the bottom right of the image.

## KIA PERSONAL CONTRACT HIRE.

Once you've decided which Kia model you want, you need to decide how you'll pay for it? Kia Finance offers a range of products for you to consider, depending on your own personal needs, preferences and budget

# Personal Contract Hire (PCH)

Personal Contract Hire, or PCH is a funding product where you lease your vehicle for a fixed period and mileage, in return for a monthly rental. At the end of the agreement you simply return the vehicle, without further cost, providing that the vehicle has not exceeded the agreed mileage and that its condition is reflective of its age and mileage.

## How does it work?

You pay an initial upfront advance rental (amount dependent on size of monthly rental) usually the equivalent to three, six or nine monthly rentals.

You then pay a fixed monthly rental fee (plus VAT) and in return have the right to use your chosen vehicle over a pre-agreed period and mileage.

At the end of this period you are not responsible for the disposal, the vehicle is simply handed back. There is no option to own the vehicle at the end of the agreement.

## What else do I need to know?

All agreements include road fund licence, full manufacturers warranty and the 12 months breakdown cover.

Personal Contract Hire agreements are normally 24, 36 or 48 months in duration.

Both excess mileage and vehicle condition charges may apply.

Maintenance of the vehicle can be included in your monthly rental as an added option.

**There is no option to own the vehicle at the end.**

If you have questions about any of our products please speak to your local Kia dealer

PERSONAL CONTRACT HIRE; ONLY AVAILABLE ON MY21 NEW E-NIRO 2, 3 & 4+ AND ALL-NEW SOUL EV FIRST EDITION. THERE IS NO OPTION TO OWN THE VEHICLE AT THE END.

T&Cs apply. Subject to status. 18s or over. Guarantee may be required. Finance provided by Kia Finance RH2 9AQ



Finance