

KIA FINANCE BUSINESS
LEASE PURCHASE.



Lease Purchase (LP)

Lease Purchase is a simple purchase agreement, designed for business users, where you pay fixed monthly payments for a set period, after which your business will own the vehicle.

How does it work?

1. Pay an advanced payment

- Select the initial advanced payment you wish to pay, if any at all.
- If you choose to pay an advanced payment, you can either pay in cash or trade in your existing vehicle (part exchange).

2. Pay Monthly Payments

- Choose how long you would like the agreement for and make regular monthly payments to repay the balance and interest.
- The interest rate is fixed which means you pay the same amount each month.

3. You own the vehicle

- Once all the monthly repayments have been made, you will own the vehicle. As with all our finance products, there are no arrangement or purchase fees.

What else do I need to know?

This is an un-regulated agreement. We secure the agreement against the vehicle. If you don't keep up your repayments, we may take steps to recover the money owed. This may include repossessing the vehicle.

Vehicle finance for business can be complex. The right finance plan will depend on several factors including business status, cashflow, other borrowings, and tax planning.

We strongly suggest that you seek financial advice before making your decision.

You can only get lease purchase if you're a limited company, a PLC, or a limited partnership on an unregulated basis.

VAT must be paid by the customer and cannot be funded on this type of agreement.

If you have any questions about our products, please speak to your local PBV Centre

LEASE PURCHASE; ONLY AVAILABLE ON KIA PV5 MODELS.

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