

# FLEXIBLE FLEET FINANCE

FOR TODAY, TOMORROW AND THE FUTURE...



**ARVAL**  
BNP PARIBAS GROUP

We care about cars.  
We care about you.

# Is Finance Lease right for my company?

Finance Lease from Arval is designed for companies looking to use new vehicles without the expense of purchase or restrictions such as mileage allowances and end of contract damage charges.

Finance Lease is particularly suitable for companies that require reliable vehicles for intensive use, such as LCVs where damage could be extensive or for organisations seeking to take the residual risk and reward of the vehicle once the contract ends.

The benefit of **Finance Lease** through fleet professionals is in adding supporting services to make sure your costs are reduced. Your vehicles are kept on the road and your administration time is kept to a minimum.

## Is Finance Lease the right choice?

At Arval, because we treat our customers' as individuals, we tailor our Finance Lease products to your exact requirements. Finance Lease will be right for you if:



You are happy for vehicles to show as a liability on your balance sheet and take the residual value risk or reward.



You want the flexibility to change the residual value to be fully amortised or a projected future value.



Mileage / contract length is hard to estimate on your vehicles.



If vehicles are 'work horses' and will be operated until they are no longer viable and therefore could experience large amounts of damage.





## Why Finance Lease with Arval?

- New vehicles** without committing large sums of working capital upfront to purchase them.
- Flexible contract length** to suit your needs and budget. Vehicles can be extended or returned early on an actual cost basis. You decide what's right for your company.
- No mileage limits** as contract terms are flexible.
- No End of contract damage charges even with heavy use** as the residual risk sits with you.
- Fixed monthly rentals to aid cash flow.** Opt to either fully amortise the vehicle or take a projected market value, whichever better suits your business needs.
- Your residual risk and reward** – we can sell the vehicle on your behalf and return any profits or losses to you.
- Exceptional buying power** allows us to access manufacturer discounts and pass these on to you as lower rentals.
- Lower finance costs** - providing you can reclaim VAT, 50% of the VAT on the rentals can be claimed back for vehicles with some private use. The vehicle is 100% business use then all the VAT can be claimed back.
- Bolt on additional services** to help you ensure your vehicles are safe and mobile such as breakdown, maintenance or accident management.

## Find out more

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If you would like to know more about how we can manage your Finance Lease then please contact your **Business Manager** or visit

[www.arval.co.uk](http://www.arval.co.uk)

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