



**BENTLEY**

FINANCIAL SERVICES  
PRODUCT INFORMATION GUIDE

## Hire Purchase

Available to both business and personal customers\*, Hire Purchase is a simple and straightforward way to finance your Bentley, leading to ownership at the end.

### 1. CHOOSE YOUR BENTLEY

### 2. CHOOSE A PAYMENT PERIOD TO SUIT YOU

You can choose any period from 12 to 60 months.



**TOTAL COST OF YOUR BENTLEY**

## What happens next:

### PAY DEPOSIT

The deposit can be as little as one month's payment\*.

### PAY EACH MONTH AND ENJOY YOUR BENTLEY

It is really important that you keep up to date with your monthly repayments, so please contact us if you are having any difficulties. The vehicle may be at risk if you don't.

If you wish to end your agreement early, you can request a settlement quote. The amount left to pay will depend on how far you are into your agreement. Ownership of the vehicle will remain with Bentley Financial Services until you have paid both the option to purchase fee and all monthly repayments.

### DECIDE WHICH OPTION YOU'D LIKE TO PURSUE AT THE END OF THE TERM

1. Pay your final monthly repayment and option to purchase fee and take ownership of the vehicle.
2. Part exchange the vehicle for another Bentley.

See the reverse for complete terms and conditions.

# Glossary

Don't let the quotation terminology confuse you. Here's what it all means.

## **PERIOD OF HIRE**

How long you want to pay off the loan, in months.

## **ADVANCE PAYMENT/LESS ALLOWANCE**

The initial deposit amount you are contributing towards the vehicle purchase. This could be made up of cash or part-exchange value of your current vehicle.

## **BALANCE**

The sum of money you are borrowing, plus any additional charges.

## **TOTAL AMOUNT PAYABLE**

The amount you will pay in total over the life of the agreement. This includes deposit, monthly payments as well as interest on the balance amount.

## **ANNUAL PERCENTAGE RATE (APR)**

The annual cost of a finance agreement over and above the amount you have borrowed. The APR will include interest rate charges and any other fees included in the agreement, such as administrative fees.

## **OPTION TO PURCHASE FEE**

The fee due at the end of an agreement to cover the cost of transferring legal title for the car from us to you.

For more information please speak to your Bentley Retailer.

\*Limited Companies, Sole Traders, Partnerships and Limited Liability Partnerships. \*\*Maximum term is 36 months for taxis. ^Subject to underwriting. 25% minimum deposit applies to new and used taxis. An offer of finance depends on certain conditions. Subject to status. Available to 18s and over in the UK only. Terms and conditions apply. Bentley Financial Services.