



BENTLEY

FINANCIAL SERVICES
PRODUCT INFORMATION GUIDE

Lease Purchase

Available to both personal and business customers*, Lease Purchase is a purchase product suited to customers seeking long-term ownership, whilst looking to reduce the monthly repayments by deferring an amount to the end of your agreement.

1. CHOOSE YOUR BENTLEY

2. CHOOSE A PAYMENT PERIOD TO SUIT YOU

You can choose any period from 12 to 48 months, deferring an agreed amount until the end of your agreement. This is known as the 'balloon' repayment.

3. CHOOSE HOW MANY MILES YOU EXPECT TO DRIVE EACH YEAR

It's important to give this some thought because the repayment period and mileage chosen will affect your monthly repayments and the final 'balloon' repayment. If at any point during your agreement you think you will go over your anticipated mileage, please contact Bentley Financial Services to discuss your options.



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.

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

1. Pay the final 'balloon' repayment and option to purchase fee and take ownership of the vehicle. You are responsible for paying the final 'balloon' repayment – even if the vehicle is worth less than the 'balloon' repayment at the end of the agreement. Ownership of the vehicle will remain with Bentley Financial Services until you have paid both the option to purchase fee and the 'balloon' repayment.
2. Part exchange the vehicle and settle the final 'balloon' repayment.

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.

FINAL RENTAL

The balance that has been deferred to the end of the agreement, if this is acceptable to your final product.

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.

EXCESS MILEAGE

Excess mileage charges are incurred if you go over your mileage allowance. You will be charged a fixed pence-per-mile cost.

BALLOON REPAYMENT

A lump sum payment deferred to the end of the finance agreement.

For more information please speak to your Bentley Retailer.

*Limited Companies, Sole Traders, Partnerships and Limited Liability Partnerships. Lease Purchase is not available to customers intending to use the vehicle for hire and reward purposes i.e. taxis, body-shop usage, long term sub-let agreements (> 1month) or replacement vehicle insurance claim business.
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.