



**BENTLEY**

FINANCIAL SERVICES  
PRODUCT INFORMATION GUIDE

## Solutions Personal Contract Plan

Available to both business and personal customers\*, Solutions Personal Contract Plan (PCP) is a flexible finance plan that could allow you to drive away in your Bentley sooner than you think. It is ideal for customers who like the idea of changing their vehicles regularly, want to reduce the potential period of repayments, or simply want to leave their options open for a period of time.

### 1. CHOOSE YOUR BENTLEY

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

You can choose any period from 18 to 49 months, and defer an agreed amount until the end of your agreement.

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

It's important to give this some thought because, if you exceed the agreed mileage set out in your agreement, excess mileage charges will apply. 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. It is important to keep your Bentley in good condition as you may be charged for any damage that goes beyond fair wear and tear at the end of your agreement (subject to BVRLA guidelines).

### 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, as the vehicle may be at risk if you don't. Ownership of the vehicle will remain with Bentley Financial Services until you have paid both the option to purchase fee and the optional final payment.

It is important to keep the vehicle in good condition as this will affect the value of the vehicle. If you intend to return the vehicle then you may be charged for any damage that goes beyond fair wear and tear.

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. Your vehicle may be worth less than the final repayment value at the end of your contract due to market conditions.

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

1. To take full ownership of the vehicle, pay the option to purchase fee and the optional final payment. (Ownership of the vehicle will remain with Bentley Financial Services until you have paid both).
2. Exchange the vehicle for a new Bentley. The agreement will be settled and any excess sales proceeds can contribute to your new agreement (subject to application and acceptance). If you plan to part exchange your vehicle, you should contact your Bentley retailer well in advance of the end of your agreement to ensure that your next vehicle is ordered and delivered before your final payment is due.
3. Simply return the vehicle to Bentley Financial Services, subject to fair wear and tear and excess mileage charges, and pay the option to purchase fee.

## 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 REPAYMENT

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.

### 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.