

# CAR FINANCE

Leodis Financial  
Brochure

Offering **Motor Finance**  
that's right for you



**Our goal at Leodis Financial is to make car finance processes as simple as possible. Through a network of lenders, we provide loans to consumers and businesses to purchase their newer vehicle.**

Leodis Financial makes car finance simple, we shall help you find the right interest rate and package.

We work with all the major trusted lenders and banks that consider yourself for the loan, this provides you with the widest chance of being accepted at the lowest rate possible based on your criteria, all in one easy application process!

Depending on your budget and what you want out of your vehicle, you have a variety of financing alternatives.

Leodis Financial Ltd is not a lender, but we are credit brokers. We provide new and used car finance through reputable lenders and banks.

We have been authorised and governed by the Financial Conduct Authority to process all our finance applications, providing you with the knowledge you require to make the best financial decision possible.



## **Leodis Financial Services**

We provide dealers and consumers with a one-stop car finance shop and exceptional service. We offer loans to a wide spectrum of consumers and businesses, with quick decisions and great ease, as one of the most flexible and advanced finance brokers on the market.

Through our network of lenders, we are able to provide finance for both new and used cars, commercial vehicles (LCVs), motorcycles, as well as leisure vehicles like caravans and motor homes.



We at **Leodis Financial Services** love nothing more than assisting you in realising your dreams and goals of driving a newer and better car. That's why we provide a variety of financing options, each tailored to your specific need.

For further information on any of our products and how to finance your vehicle, speak to us on: **01274 028 019** or go to detailed website at: <https://leodisfinancial.com/car-finance/>

## Offering Motor Finance that's right for you

Having a vehicle within every home is a necessity in today's world. Purchasing a car, motorcycle, or van has become a significant investment – after your home, it's usually one of the most expensive purchases you'll make.

That is why you should think about getting a car loan. We can help you spread the cost of a vehicle over time by making monthly payments that are affordable.

The Financial Conduct Authority has approved all of our dealer and broker partners. You can rely on our partners to provide you with the information you needs to make the best financial decision for you.

We have been authorised and governed by the Financial Conduct Authority to process all our finance applications, providing you with the knowledge you require to make the best financial decision possible.

### We can provide the following services:

- ✓ A simple and quick application procedure
- ✓ Set monthly payments and a fixed rate of interest
- ✓ Only your vehicle is used to secure the loan, not your home or other assets.
- ✓ You have the option of paying off your loan early, either in full or in part.

**"We're really proud of the service we deliver to each and every one of our valued customers."**

## Recognising & Understanding Our Clients

- ✓ Every application is carefully evaluated to ensure that it is within your financial means.
- ✓ We evaluate applications based on the information provided by you, the vehicle, and the terms of the agreement.
- ✓ Unlike some other brokers, we can work with you to offer various financing choices through our lenders.
- ✓ We collaborate with Experian, Equifax and TransUnion, some of the most well-known credit score companies on the market.
- ✓ If something goes wrong, we'll be there for you.

## Our Commitment & Promise to Our Clients

We're here to assist you in obtaining the vehicle you require. This is accomplished in three ways:

- ✓ We make motor financing simple, we'll work with you as your broker to get you the ideal vehicle. We provide a hassle-free experience from the beginning of your search for financing to the completion of your contract.
- ✓ We treat you like a person, as your broker we will speak with you about the products and services that are most relevant to you. We recognise that your scenario is unique. If you decide to apply for financing with us, we'll consider your needs on a case-by-case basis
- ✓ We'll always be there for you when you need us, we'll make sure you obtain the right finance product with the suitable terms. We'll be here to help you now and in the future. We're available to discuss whenever you need us if your situation changes.

## Treating our customer fairly by FCA standards

Leodis Financial Ltd is regulated by the Financial Conduct Authority. As a responsible broker, we're dedicated to adopting the FCA's Treating Customers Fairly principle in all aspects of our operations to achieve the following goals:

- ✓ Our consumers may be confident that they're dealing with a company that prioritises customer service; our products and services are tailored to fit the demands of specific consumer groups and are targeted accordingly.
- ✓ Before, during, and after the moment of sale, we give our customers precise information and keep them informed.
- ✓ When our customers receive guidance, it is appropriate and tailored to their specific needs.
- ✓ Our clients receive items that perform as promised, and the associated service is of acceptable quality.
- ✓ We do not place excessive post-sale barriers in the way of our customers changing products, switching providers, filing a claim, or filing a complaint.

## Our Team at Leodis Financial

Our entire team at Leodis Financial is dedicated to providing the highest level of service to our customers and car dealers. We're a reliable company to work with, and we're continuously looking for new methods to improve our financial performance, knowledge, and customer service.





## Compare our products

Depending on your budget and what you want out of your vehicle, we have a variety of financing options accessible to you. The differences should be easier to comprehend with our handy comparison below.

### Conditional Sale (CS)

- Requires initial deposit
- Fixed monthly payments
- Finance is secured against the vehicle
- Ownership at the end of the agreement
- Early repayment options
- No excess mileage charges
- No Vehicle condition charges (Wear and Tear)

CS

### Hire Purchase (HP)

- Requires initial deposit
- Fixed monthly payments
- Finance is secured against the vehicle
- Flexible ownership at the end of the agreement
- Early repayment options
- No excess mileage charges
- No Vehicle condition charges (Wear and Tear)

HP

### Personal Contract Purchase (PCP)

- Requires initial deposit
- Fixed monthly payments
- Finance is secured against the vehicle
- Flexible ownership at the end of the agreement
- Early repayment options
- Yes, excess mileage charges
- Yes, vehicle condition charges (Wear and Tear)

PCP

	Conditional Sale	Hire Purchase	Personal Contract Purchase
Requires a deposit	✓	✓	✓
You own the car outright	✗	✗	✗
Motor is yours at the end	✓	✓	✗
Fixed monthly payments	✓	✓	✓
Optional final balloon payment	✗	✗	✓
Excess mileage charges	✗	✗	✓
Loan secured against car	✓	✓	✓

# What is Conditional Sale Finance?

One of the most typical ways to finance a new or used vehicle is through a conditional sale finance package, sometimes known as a Hire Purchase. This is probably the simplest and most straightforward method of vehicle financing.

Because Conditional Sale assumes you want to own the vehicle at the end of your finance term, it simply divides the total cost of the vehicle (minus your deposit) over the length of your plan.

The vehicle is yours after the final monthly payment is made.

The vehicle is used to secure the loan amount. Repayments are set for the duration of the contract and are spread out evenly across the term, which can be up to five years. Unless an optional balloon repayment is chosen, there is no big sum to repay at the end of the arrangement.

There are various limitations on which vehicles can have a balloon repayment; when it is permitted, it must be paid at the end of the agreed term.

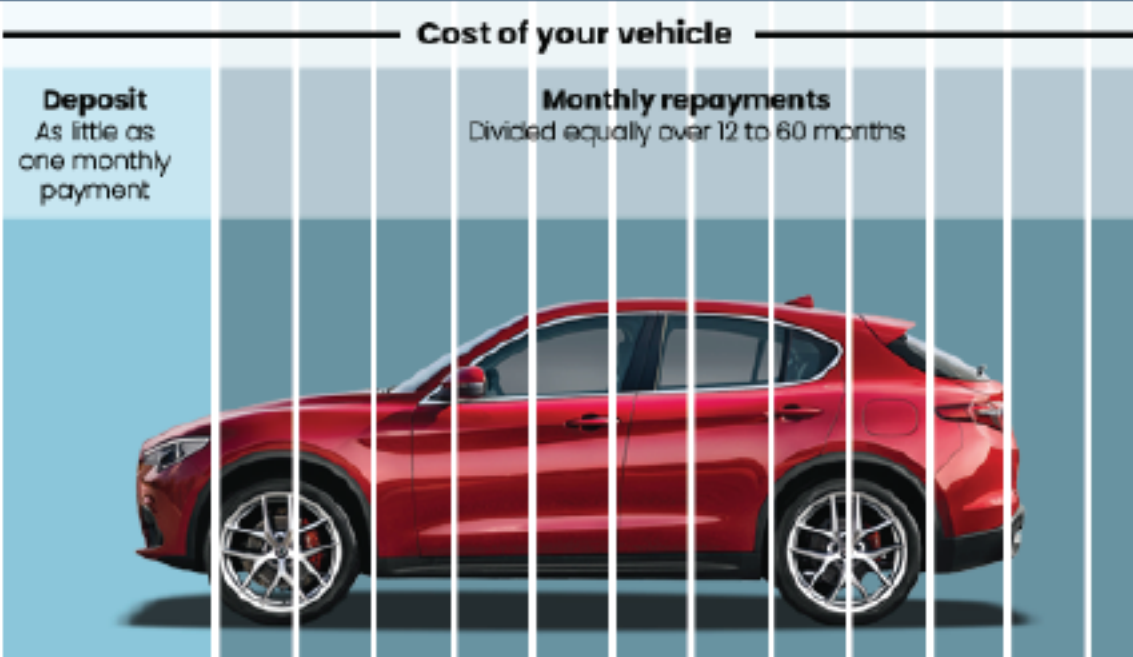
## What are the benefits of a conditional sale finance package?

- ✓ If you want to purchase the vehicle after making monthly payments that fits your budget after the length of the agreement, Conditional Sale finance is the way to go.
- ✓ No extra charges are occurred because of the mileage, unlike other finance packages.
- ✓ There will be no balloon payment at the end of the contract.
- ✓ Spread the expense of the vehicle.
- ✓ Conditional sales offer flexible deposits and early repayment periods.

Are you seeking for something other than a conditional sale agreement? Maybe a personal contract purchase deal is a better option for you, please look at the other options we have available like PCP.

### Conditional Sale (CS)

- Requires initial deposit
- Fixed monthly payments
- Finance is secured against the vehicle
- Ownership at the end of the agreement
- Early repayment options
- No excess mileage charges
- No Vehicle condition charges (Wear and Tear)



## What is HP Finance?

"Want to own your vehicle outright but with affordable monthly installments and no large final payment?"

Hire Purchase is a type of finance that allows you to buy a car outright without having to pay the whole amount upfront and with no large final payment; you'd be splitting the cost across a deposit and a series of fixed monthly installments. When all the payments are made, the Hire Purchase agreement ends and you own the car.

You shall own the vehicle as soon as you've made the final installment. While PCP finance involves lower monthly payments for the same car, drivers looking to own the car at the end of the contract will pay less overall with Hire Purchase.

Drivers also don't have to find a substantial amount of money to pay a very large final payment, known as the optional final payment which is needed to own the car with Hire Purchase as they would with PCP.

## Advantages of HP Finance

- ✓ It's simple to understand and organised.
- ✓ Drive a vehicle that you would normally not be able to purchase outright.
- ✓ You own the vehicle once all payments are made.
- ✓ You don't need to estimate your mileage at the beginning of the purchase, you'll be avoiding the excess mileage charges.
- ✓ It allows you to stretch the expense of the vehicle over time, allowing you to have a better vehicle than you could with an upfront purchase.
- ✓ It's a flexible agreement with maturities ranging from one to five years.
- ✓ The vehicle manufacturer may give a deposit contribution.
- ✓ Because the vehicle is considered collateral, HP may be easier to obtain than a traditional loan if you have a bad credit history.

## Disadvantages of HP Finance

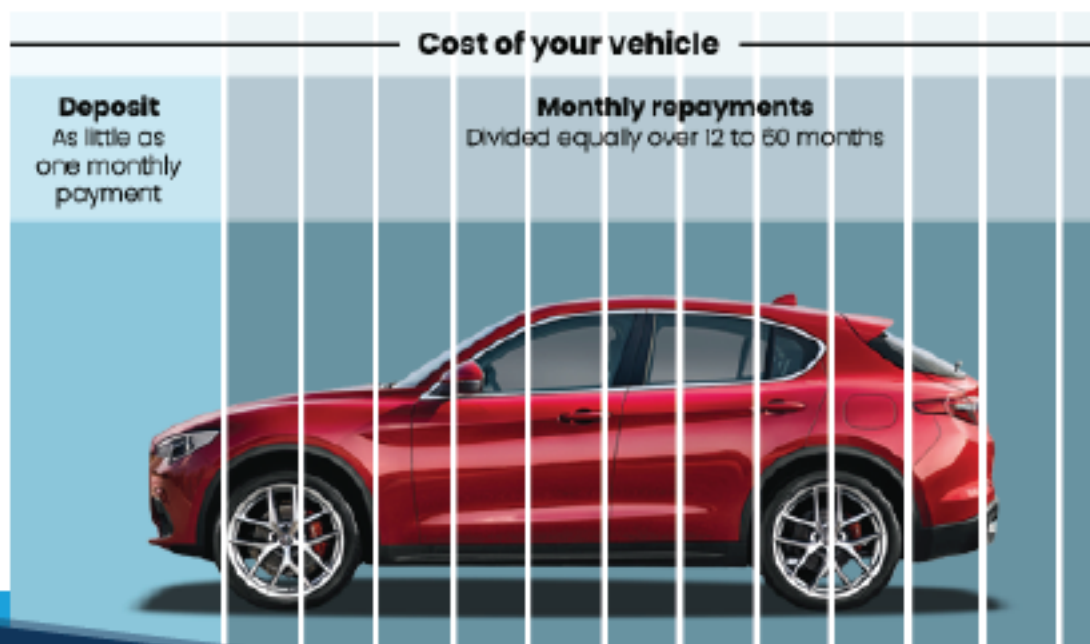
- ✓ The vehicle needs to be insured and highly maintained in the owner's care until the HP finance agreement has been fully paid.
- ✓ Monthly payments are higher than other finance options available such as PCP but you will be paying off the full value of the vehicle.
- ✓ You can't sell and own the vehicle without settling the finance.
- ✓ You do not own the vehicle until the final payment is made.
- ✓ Rates are typically higher than those on normal car loans.
- ✓ You can't modify or sell the vehicle without the financing company's authorisation during the period of your contract.
- ✓ Failure to make payments may result in the vehicle being repossessed by the credit company.



- ✓ They can do this without a court order until a third of the entire amount is paid.
- ✓ "You are tied into the contract for a fixed term just like a mobile contract."

## Hire Purchase (HP)

- Requires initial deposit
- Fixed monthly payments
- Finance is secured against the vehicle
- **Ownership at the end of the agreement**
- Early repayment options
- **No excess mileage charges**
- **No Vehicle condition charges (Wear and Tear)**



## What is PCP Finance?

"PCP finance makes it easier to drive around in the vehicle of your dreams with none of the annoying hassles and large monthly payments of a loan."

Having a PCP finance agreement gives you the options of affording a newer vehicle with more manageable monthly payments and the options of handing the vehicle back and having nothing else to pay at the end of the contract, the vehicle has to be in good condition, with below the agreed mileage limit and the servicing has to be kept up to date with the vehicles manufacturing guidelines.

If you rather pick the option of buying the vehicle outright, you simply make the optional final payment.

Or, you can trade the vehicle in for a new one, taking advantage of any equity you may have built, should the car be worth more than the optional final payment needed to buy it, can be used as part of the deposit on a newer vehicle.

### + Deposit

Pay your deposit, which can be made up of part-exchange or cash and can be as little as the value of one monthly payment

### + Your repayment period

Choose any period between 18 and 49 months

### + Mileage

Decide your annual mileage

### + Optional final payment

Lower your repayments by setting aside an amount to the end of your agreement (the optional final payment)




## Advantages of PCP Finance

- ✓ PCP finance enables you to drive the latest and most prestigious car models in the market because only a small upfront fee is required accompanied by fixed monthly payments.
- ✓ There is less financial risk with a PCP, you are not paying for the entire cost of the vehicle. As previously mentioned, a PCP only entails a fixed monthly payment on the life of the PCP agreement. At the end of the contract, the final purchase is optional and the car buyer is given the chance to actually own the car by paying a specified sum of money or use it as a deposit for your next car.
- ✓ Unlike a loan that requires you to make a down payment, a PCP car lease only requires a small deposit amount.
- ✓ You don't need to worry about selling or disposing your old PCP car when deciding to get a newer vehicle at the end of the contract.

## Disadvantages of PCP Finance

- ✓ Car enthusiasts who take pride in vehicle ownership will think twice about a PCP finance deal, as the vehicle is legally owned by the finance company. The car will be yours if you opt to pay the final payment at the end of the PCP agreement. But by this time, new car models are already introduced in the market and a new PCP could be taken advantage of.
- ✓ You are entitled to stay within the annual mileage chosen upfront. You will be charged mileage fees for any excess mileage occurred when you decide not to purchase the car at the end of the PCP agreement.
- ✓ You are not allowed to perform modifications to the car unless authorised by the finance company. If you modified the vehicle without permission, you will pay penalty charges if you decide not to buy the car at the end of the PCP agreement.
- ✓ There will also be a penalty fee imposed on the PCP agreement if you decide to cancel the contract and return the car.

Cost of your vehicle		
<b>Deposit</b> As little as one monthly payment	<b>Monthly repayments</b> Spread across 18 to 48 months	<b>Optional final payment</b> An amount deferred until the end of the agreement



## Having financial difficulties and problems with payments



We appreciate that some of our clients may experience financial difficulties from time to time, which may impair their capacity to repay their agreement.

Please contact us as soon as possible if you find yourself in this situation. Our knowledgeable staffs are available to assist you, and we'll work with you to find a solution. The vehicle is yours after the final monthly payment is made.

### Customer Complaints

If you have a complaint or are dissatisfied in any way with our service, please call us at 01274 028 019, and we will either help you fix the problem or refer it to our complaints department on your behalf.

**Our car finance solutions help you achieve your dreams, with finance available for almost any car.**

Our varied panel of lenders caters to both new and used vehicles, and our team of professionals will assist you in finding the best financing option for your next purchase.

Choose from our Hire Purchase, Lease Purchase, or Personal Contract Purchase options, all of which are tailored to your specific requirements.

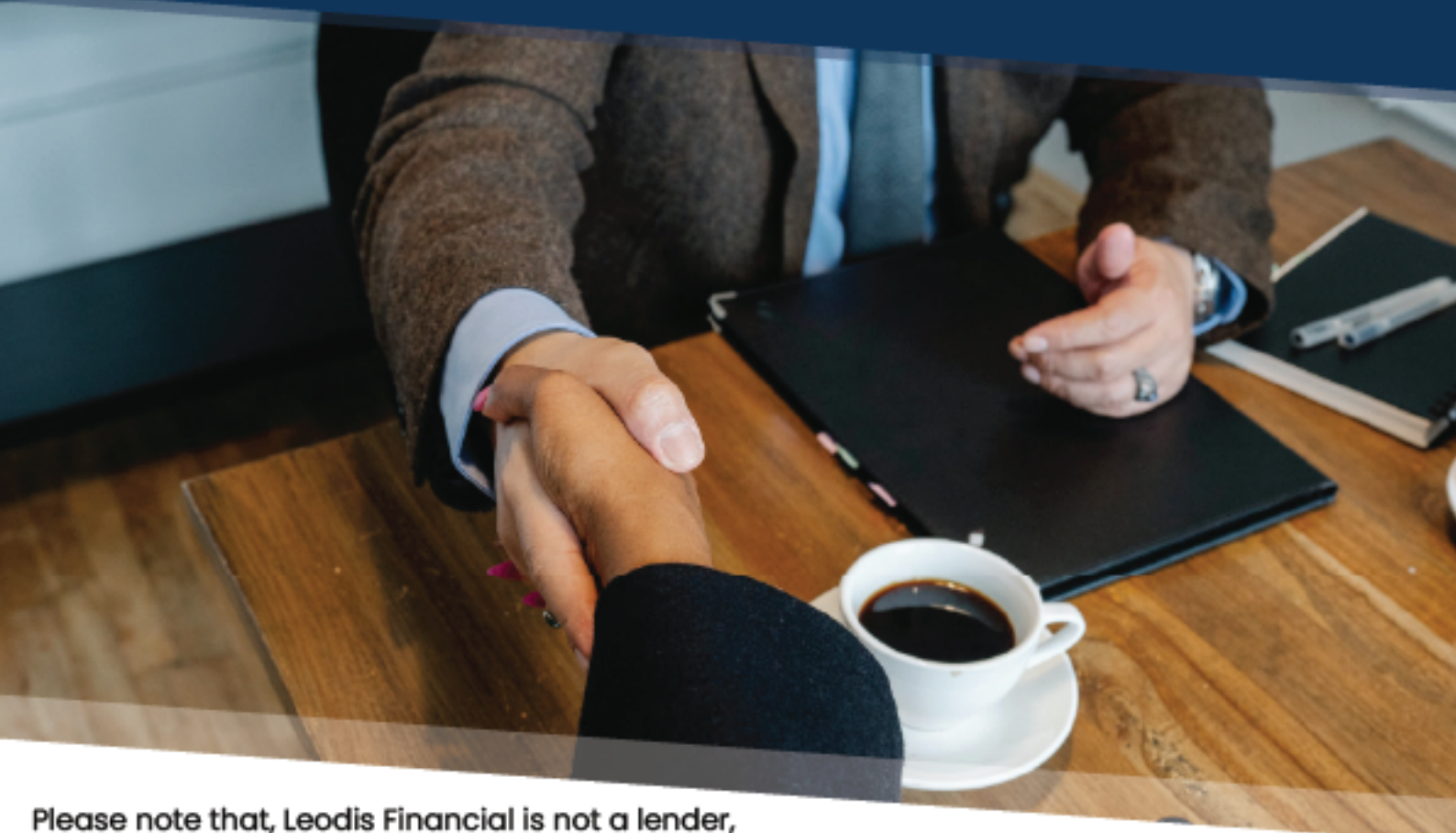


## **“Classics, High Performance, Super-cars, Collectibles.”**

Our finance deals can be adapted to specific needs and are available for individuals, sole traders, limited corporations, and high net worth individuals, whether you're searching for an Ferrari or a KIA.

### **Why should you use Leodis Financial?**

- ✓ Finance choices that are more appealing than the dealer's in-house financing, which is generally more expensive.
- ✓ All of the available funding alternatives – Personal Contract Purchase (PCP), Hire Purchase, and Lease Purchase are all examples of personal contract purchase.
- ✓ To identify the proper funding product for you, we'll need to talk to a few different funders.
- ✓ Advances ranging from £5k to £500k are available.
- ✓ Service that is quick, polite, and personalised.
- ✓ Those who desire to change their vehicle more frequently may appreciate the flexibility.
- ✓ Lower rates than dealers, allowing you to stretch your budget.



Please note that, Leodis Financial is not a lender, but rather a credit broker. We provide new and used car finance through reputable lenders and banks, many of which we have worked with for many years.

**“We only work with reputable lenders and banks in getting the finest rates possible.”**

We work with trusted lenders and banks that consider yourself for the loan; this provides you with the widest chance of being accepted at the lowest rate possible based on your criteria, all in one easy application process!



01274 028 019



[info@leodisfinancial.co.uk](mailto:info@leodisfinancial.co.uk)



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



**Leodis Financial LTD**

Rebecca House,  
Rebecca Street  
Bradford  
BD1 2RX

Opening Times:  
Monday-Friday 9am-6pm