

Why it may make sense to use dealer finance

GROUP 1

Here are some of the important reasons why the majority of our customers choose dealer finance to fund their vehicle purchase

Convenience

We manage the application process on your behalf

No upfront fees

Drive-away-same-day option may be available

Sign up at home or wherever suits you, even from your mobile phone

Protection

Consumer Protection - as the lender also shares responsibility for your ongoing satisfaction of the vehicle, much like when you make a large purchase with your credit card

Fluctuations in vehicle value - Options to terminate early or return your car at the end

Fraud Protection – we register your car with HPI, the national HPI registration scheme

Choice

Up to three finance options to choose from - HP, PCP or PCH

Overpay during the term to reduce your payments or shorten the term, whilst reducing the interest payable (HP & PCP)

Choose the term and deposit to suit your budget - £0 deposit may be available

Keep your unsecured credit line free with your bank for any other unexpected needs

Potential Future Benefits

Manufacturer-supported finance offers on some vehicles

Exclusive finance-customer-only benefits may be available when you change your car next time

Group 1 Loyalty Tracker – we can let you know when its best to upgrade your car next time

Keep your savings available for any other investment opportunities

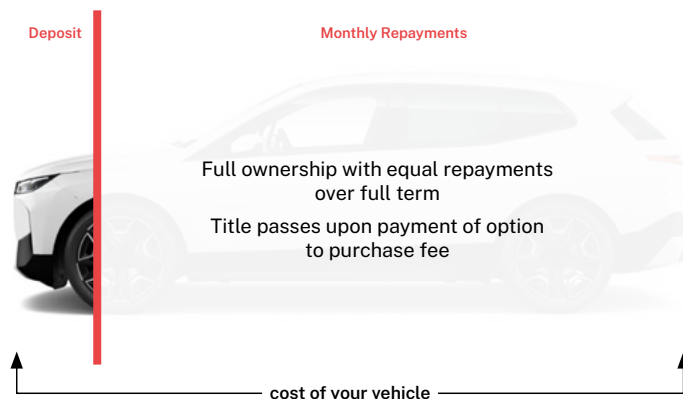
| KEY FEATURES OF THE MAIN DEALER FUNDING OPTIONS | HIRE PURCHASE (HP) | PERSONAL CONTRACT PURCHASE (PCP) | PERSONAL CONTRACT HIRE (PCH) |
|--|--------------------------|---|------------------------------|
| Suitable for new and used vehicles | YES | YES | NEW ONLY |
| Is there an ownership option at agreement end? | YES | YES (After optional final payment made) | NO |
| Does an early settlement option exist? | YES | YES | NO |
| Do early termination fees apply? | NO (subject to criteria) | NO (subject to criteria) | YES |
| Can I include Service and Maintenance at additional cost | SERVICE PLANS AVAILABLE | SERVICE PLANS AVAILABLE | YES |
| Is Annual Vehicle Tax included for the period? | NO | NO | YES |
| Do maximum mileage restrictions occur? | NO | YES | YES |
| Do mileage and vehicle condition charges apply? | NO | YES (only if returned) | YES |

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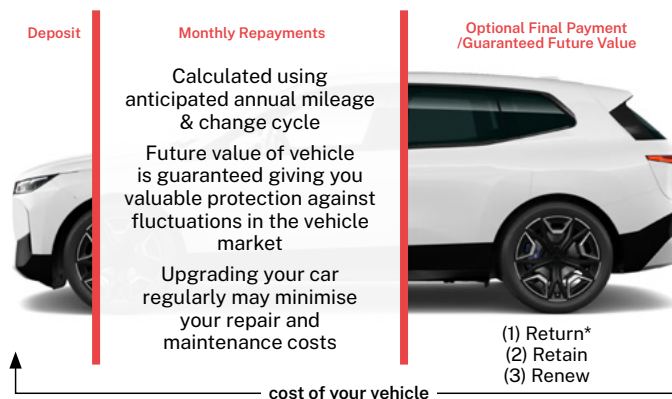
Your funding options explained

GROUP 1

Hire Purchase (HP)

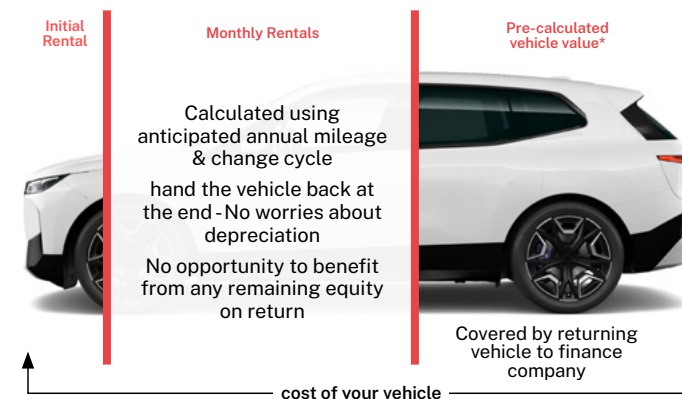


Personal Contract Purchase (PCP)



*Subject to annual mileage allowance and fair wear and tear conditions being met

Personal Contract Hire (PCH)



*Based on agreed term/mileage

How it works

- You'll agree an initial deposit and your agreement term, & your monthly payments will be calculated.
 - Your deposit is taken from the price of the vehicle.
 - You'll then pay the remaining balance & interest in monthly repayments over the agreed term.
 - After you've made all the repayments including any interest and option to purchase fee, you will become the owner of the vehicle.
- There are no mileage restrictions on an HP agreement.

Explanation of HP Video



How it works

- Agree an initial deposit and term and decide how many miles you'll travel each year.
- The monthly repayments and the deferred optional final payment (OFP) are then calculated. The OFP is based on the anticipated value of the vehicle at the end of the agreement.
- At the end of your agreement, you can part exchange the vehicle, return the vehicle (return conditions apply) or pay the OFP should you wish to own the vehicle.
- After you've made all the repayments, the OFP, option to purchase fee and any interest applicable, you will become the owner of the vehicle.

Explanation of PCP Video



How it works

- PCH is a fixed cost hire agreement, available on selected new vehicles only.
- Decide your annual mileage limit. The minimum and maximum limits may vary by vehicle. The monthly rentals are determined by the overall vehicle price, the initial rental paid, the agreement term, the rate of VAT & your annual mileage.
- When your agreement comes to an end you must return the vehicle to the finance company as there is no ownership option.

Explanation of PCH Video



OWNERSHIP

NON OWNERSHIP

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