

# HIRER PURCHASE

FROM MAN FINANCIAL SERVICES

Flexible and cost-effective funding



Pay a Deposit

Monthly payments  
(from 12 to 60 months)

Own the  
vehicle



## How Hire Purchase works

Hire Purchase from MAN FinancialServices allows you to efficiently own a MAN commercial vehicle, spreading the cost to suit you and your business. We offer flexible deposits and a hire period from 12 to 60 months. This option allows you to keep bank funding lines for core business investment.

Monthly payments can be reduced by deferring part of the cost of the vehicle to the end of the agreement, in this case a balloon payment will be agreed. This means you can own the vehicle in the long-term whilst minimising your monthly cost in the short-term.

After making the primary period payments, and settling the balloon payment if this option was agreed, there's a small option-to-purchase fee enabling the title of the vehicle to pass to the customer.

## Key benefits

- Customers can make full use of Annual Investment Allowance as well as Writing-Down Allowances
- Interest payments are tax-deductible
- VAT can be recovered on the asset purchased
- Customers can benefit from additional lines of credit
- Shown as an asset on your balance sheet

**Discuss funding solutions with us:**

**0370 900 7060 | [www.financialservices.man.eu/uk](http://www.financialservices.man.eu/uk) | [MFSSContactUK@man.tratonfs.com](mailto:MFSSContactUK@man.tratonfs.com)**

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