



Hire Purchase

Acquire essential assets for your business using a Hire Purchase agreement. By simply paying a fixed cost each month you can own essential business assets without tying up capital and therefore help you to manage your working capital and business cash flow more effectively.

Key features

- Accommodating repayment profiles
- Repayment terms up to 7 years
- You can claim any applicable capital allowances
- Offset your hire purchase interest and charges against your pre-tax profits
- Reclaim your VAT on the capital cost

We lend against the following:

- Trucks and trailers
- Bus and coach
- Plant and machinery
- Agricultural plant
- Machine tools
- CNC machinery
- Material handling
- Waste management
- Production and packaging
- Wheeled assets
- Cranes

Who do we lend to?

Borrowers must be a UK Registered Company, Partnership, Limited Liability Partnership or a Sole Trader.



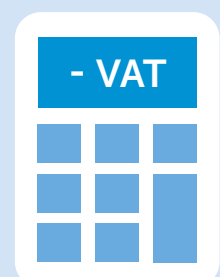
Claim any **applicable capital allowances**



Offset hire purchase **interest and charges**



Reclaim VAT



Lending criteria

- Borrow up to 100%
- Credit lines available
- Non-regulated deals only
- Maximum bank customer exposure £5m
- Balloon payments considered
- Maximum repayment terms, up to 7 years
- VAT deferral available
- Lending in the range of £25,000 to £500,000 per single asset

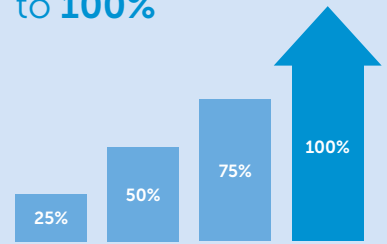
Why choose us?

At Cambridge & Counties Bank we know that not all asset finance deals are the same and not all fit into set credit criteria. Because of this, our experienced front line and manual underwriting teams work closely to make sure we structure the ideal loan for your requirements. Everything we do is underpinned by our personal service that is truly first class.

At Cambridge & Counties Bank we believe in protecting you as our customer and giving you the best possible service while you work with us to grow your business. As part of our FLA membership, we acknowledge and adhere to the code and commitments set out by the FLA.



Borrow up to **100%**



VAT deferral available



Credit lines



 Get in touch with our dedicated **Asset Finance Team**

 Call **0344 225 3940**

 Visit **ccbank.co.uk/af/hp**

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 **Cambridge & Counties Bank**
Growing business together

Registered office: Charnwood Court, 5B New Walk, Leicester LE1 6TE United Kingdom, Company Registration No: 07972522

We are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register No: 579415