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FINANCE
LEASE

MULTIPLE BENEFITS FOR YOUR BUSINESS

With a full Finance Lease agreement, a vehicle is hired to you for a fixed period without the option of ownership. You take advantage of leasing Iveco vehicles, without making a capital outlay that impacts your cash flow and balance sheet. This means you can channel financial resources into your core business. The vehicle is hired to you for a fixed period, at the end of which you may choose to continue to rent the asset for a further period at a nominal rental or to act as an agent in the disposal of the asset, selling it and retaining most of the cash proceeds.

For Finance Leases of five years or less, we have the legal and tax title to the asset, allowing us to make effective use of writing down allowance, which we pass on to you within the rental. You claim tax relief on the rental based on the finance charge and depreciation charge through your profit and loss account. Your cash flow is eased still further because you pay VAT on the monthly repayments, not on the principal purchase cost. VAT on monthly rentals is claimable.

For Finance Leases beyond five years, where certain criteria are fulfilled, the entitlement to writing down allowances transfers to you.

KEY FEATURES AND BENEFITS AT A GLANCE:

- + Low initial capital outlay
- + Flexible and tax efficient vehicle funding
- + Improved cash flow
- + Option to extend the term
- + At the end of the lease agreement you can sell the asset and retain most of the sales proceeds
- + VAT payable on the rentals and not the purchase cost of the asset
- + Rentals allowable against the taxable profits

To find out more about how Iveco Capital Finance Lease can benefit you and your business, please contact your local dealer or call Iveco Capital team on 0800 32 800 34.