



# FISHERGATE LEASING



## Key Facts – Personal Contract Hire Terms

This is a summary of the lease agreement you are considering and does not form part of the full terms & conditions of the agreement. It is important that you read the terms & conditions relating to the lease agreement when you receive

Personal Contract Hire (PCH) is based on a fixed term contract where customers pay an agreed monthly charge for the use of a vehicle for a previously agreed period.

The advantages and disadvantages of Personal Contract Hire are listed below

### Advantages:

- Flexible initial payment
- Fixed term contract
- Fixed mileage contract
- Fixed cost motoring
- Flexible profiles to suit you
- You only pay for the use of the vehicle
- At the end of your contract simply hand the vehicle back
- Option of including maintenance with the contract
- No depreciation or disposal risk

### Disadvantages:

- Vehicle must be returned in a well maintained condition
- Early termination can be expensive
- You must have fully comprehensive vehicle insurance
- You will never own the vehicle

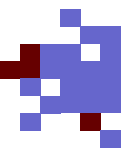
Your agreement is a fixed term of ..... lease agreement without maintenance. Should you wish to end your agreement early please be aware it will be subject to early termination fees.

Your agreement confirms the agreed annual mileage allowance. If you exceed the agreed mileage when the vehicle is returned, then you will incur an excess mileage charge for each additional mile covered. If the vehicle is returned earlier than required by your agreement, then you will only be entitled to the pro-rata mileage allowance.

You must look after the leased vehicle in accordance with the lease agreement and ensure it is maintained to the manufacturer's guidelines.

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The leased vehicle comes with a 36 month manufacturer's warranty (from the date of 1<sup>st</sup> registration). To avoid invalidating the warranty or incur additional costs the vehicle must be serviced and maintained strictly in accordance with the manufacturer's guidelines.

Road tax is included for the full duration of the lease term at the published rate on the day the contract is signed. Subsequent road tax increases will be separately charged.

You are responsible for ensuring the vehicle is covered by comprehensive motor insurance until it is returned to the leasing company. You should inform your motor insurance company that the vehicle is subject to a lease and that your leasing company is the legal owner.

The vehicle will not be automatically collected by the leasing company at the end of the lease term. To arrange a suitable collection date \*and time, you are advised to contact the leasing company at least 7 days before the lease expires. Rental payments must be paid until the vehicle is collected.

Leased vehicles being returned to the leasing company must be presented in a condition which complies, as a minimum, with BVRLA Fair Wear & Tear guidelines. Failing to do so will result in charges being applied.

The following are just some examples of the items which must be returned with the vehicle:

- service history/stamped service booklet
- all keys/fobs including spares and codes
- handbooks/manuals
- locking wheel nuts
- spare wheel/spacesaver/inflation canister

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**Disclaimer:**

The information contained within this document is for information purposes and does not form part of your contractual agreement, or replace any of your obligations under that agreement. It does not constitute legal advice, and you should seek independent legal advice from a Solicitor or Citizens Advice Bureau if you are unclear on any of the Terms of the agreement

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**Mark Stephen Nanson t/a Fishergate Leasing is a Broker and not a Lender**

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