

ABARTH

# YOUR FINANCE OPTIONS

## ABARTH INSURANCE

So that you can enjoy your car without worrying about all the 'what ifs' we offer a broad and cost effective range of products such as Combined GAP and RTI Insurance, SMART Repair Insurance and Comprehensive Motor Insurance. Together they can ensure that you are ready for anything. To find the right products for you, please contact your local dealership or visit [www.abarthcars.co.uk](http://www.abarthcars.co.uk).



**FINANCIAL SERVICES**

Finance facilities advertised are available to anyone aged 18 or over, subject to status. A guarantee and/or indemnity may be required. Abarth Financial Services is a trading style of FCA Automotive Services UK Ltd. Registered in England & Wales, No. 2739931. Registered office: 240 Bath Road, Slough, SL1 4DX.

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AFO January 16 V5



**FINANCIAL SERVICES**



# FINANCE THAT EMPOWERS.

## INTRODUCTION

# ABARTH FINANCIAL SERVICES

At the heart of the Abarth brand sits a single, overriding concept. It's a concept that governs all we do and how we do it. That concept is empowerment. Through excellence in engineering and dynamic design we empower drivers and owners alike.

Of course, we also know that one of the most empowering factors when it comes to buying a new, or indeed, used car is the financial ability to do so. That's why at Abarth Financial Services we offer a range of finance plans all designed to get you quickly and easily behind the wheel of a car that invigorates the senses and drives like no other.

In this guide you can find out more about all of our options, how each one works and what benefits it might hold for you. Of course, if you have any further questions regarding any of our financial services, please contact your local dealership or visit [www.abarthcars.co.uk](http://www.abarthcars.co.uk). If you wish to apply for a written quotation, please contact Abarth Financial Services at PO Box 4465, Slough SL1 0RW.

PRIVATE CUSTOMERS		FINANCE OPTION		Page	
Would you like the option to own the car at the end of the agreement?	YES	Would you like to pay a large deposit and no monthly payments over 2-3 years?	YES	<b>Advance Payment Plan</b>	go to page 14
	NO	Would you like an inclusive service and maintenance package?	YES	<b>Abarth i-Deal</b>	go to page 4
			NO	<b>Hire Purchase</b>	go to page 6
	NO	Would you like an inclusive service and maintenance package?	YES	<b>Abarth i-Deal Lease With Maintenance</b>	go to page 8
NO			<b>Abarth i-Deal Lease Without Maintenance</b>	go to page 8	
BUSINESS CUSTOMERS		FINANCE OPTION		Page	
Would you like the option to own the car at the end of the agreement?	YES	Do you want to lower your monthly payments?	YES	<b>Advance Payment Plan</b>	go to page 14
			NO	<b>Abarth i-Deal</b>	go to page 4
	NO	Would you like an inclusive service and maintenance package?	YES	<b>Business Contract Hire With Maintenance</b>	go to page 12
			NO	<b>Business Contract Hire Without Maintenance</b>	go to page 12
Would you like the option to own the car at the end of the agreement?	YES	Do you want to lower your monthly payments?	YES	<b>Advance Payment Plan</b>	go to page 14
			NO	<b>Abarth i-Deal</b>	go to page 4
	NO	Would you like an inclusive service and maintenance package?	YES	<b>Business Contract Hire With Maintenance</b>	go to page 12
			NO	<b>Business Contract Hire Without Maintenance</b>	go to page 12



# ABARTH i-DEAL

If you want to make fixed regular payments and guarantee the future value of your car, then Abarth i-Deal could be the right option for you.

## HOW IT WORKS

Simply choose the car you wish to purchase, agree your annual mileage and decide your agreement term of between 20 and 48 months.

Based on your chosen term and mileage, Abarth Financial Services will determine the Guaranteed Minimum Future Value (GMFV) of your car at the end of your agreement. The GMFV is deferred to the end of the agreement and is the optional final payment.

The GMFV and any deposit are deducted from the price of your car. You make regular payments based on the remaining balance plus the agreement interest.

At the end of the agreement, just choose from one of the following options:

- 1. Renew.** Choose a new car from your dealer and use any excess value over the GMFV towards your deposit. You can trade in your old car or sell it privately.
- 2. Retain.** To keep your car, you only need pay the GMFV.
- 3. Return.** Simply return your car to Abarth Financial Services in good condition and within the agreed mileage.

## ABARTH i-DEAL



Deposit

Monthly Payments

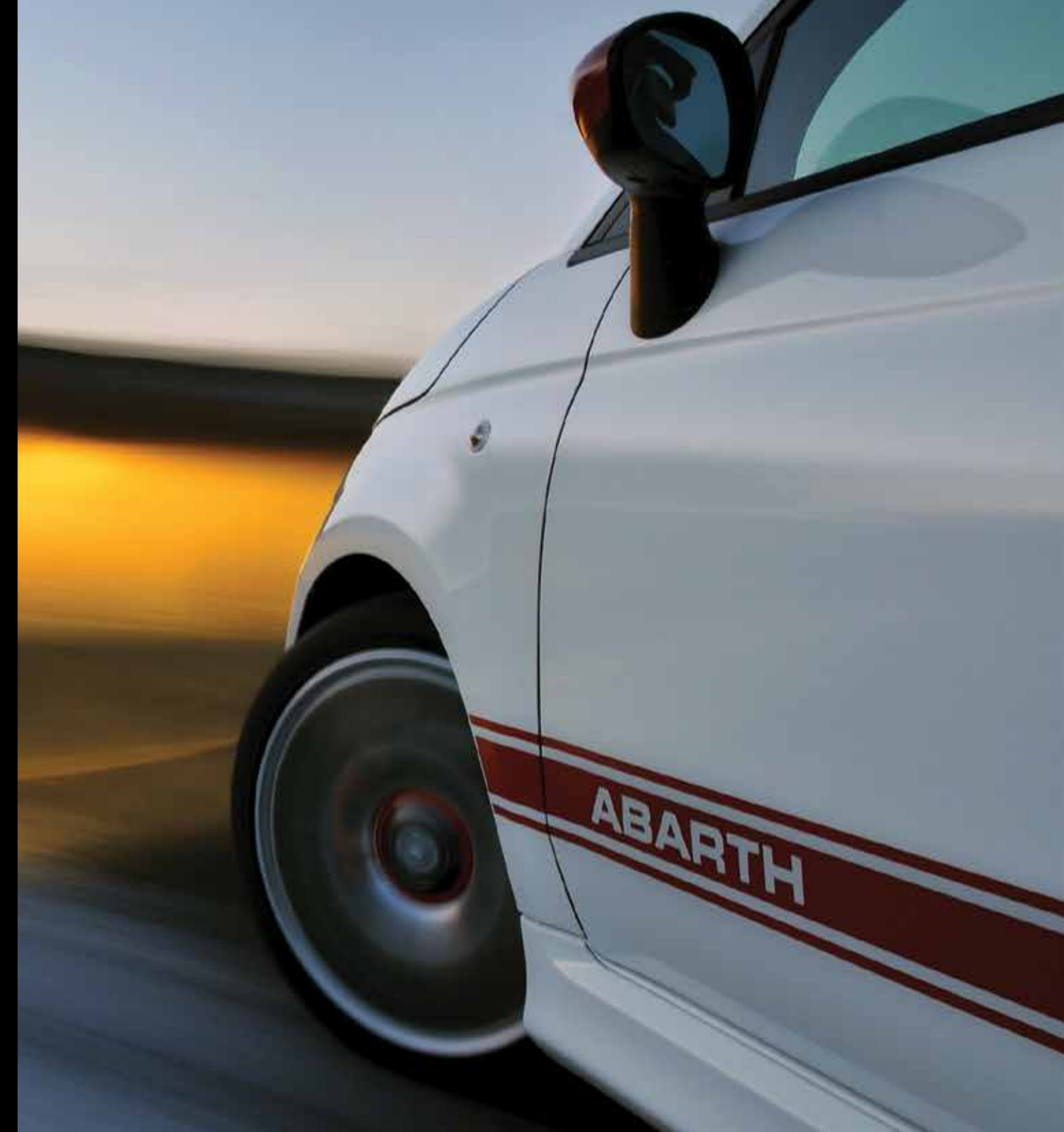
GMFV  
Optional Final Payment  
Choice of 3 Options

## CUSTOMER BENEFITS

- Helps you budget with fixed monthly payments
- Your monthly payments are reduced because the Optional Final Payment is deferred to the end of the agreement
- With shorter terms you can be driving a new car more often, meaning your servicing and maintenance costs may be reduced. This also allows you to keep up to date with technological advancements in car safety, performance and economy
- Choose your deposit, annual mileage and agreement term to suit your needs; and at the end of your agreement you choose which of the three options is right for you

## Additional Benefits for Business Customers

- Interest charges are allowable against tax
- A proportion of your car's value can be written down against profits because it is an asset on your balance sheet (CO<sub>2</sub> based)



# HIRE PURCHASE

Benefit from a regular payment structure with outright ownership of your car at the end of the term.

## HOW IT WORKS

Simply choose the car you wish to purchase, the amount of deposit you want to pay and decide your agreement term of between 12 and 60 months.

Any deposit is deducted from the price of your car. You make regular payments based on the remaining balance plus the agreement interest.

Once all payments have been made, you will own your car outright.

## HIRE PURCHASE



Deposit

Monthly Payments

## CUSTOMER BENEFITS

- Helps you budget with fixed monthly payments
- Choose your deposit and agreement term to suit your needs
- You own your car at the end of the agreement with no deferred lump sum to pay

### Additional Benefits for Business Customers

- Interest charges are allowable against tax
- A proportion of your car's value can be written down against profits because it is an asset on your balance sheet (CO<sub>2</sub> based)





## ABARTH i-DEAL LEASE (PERSONAL CONTRACT HIRE)

Abarth i-Deal Lease provides hassle free motoring - you benefit from low initial outlay, regular rentals and no worry about disposing of your car at the end of the contract. You can also include a full maintenance package within the monthly rental. This covers regular servicing costs as well as the costs of wear and tear to things like brakes and tyres.

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### HOW IT WORKS

Simply choose the car you wish to drive, agree your annual mileage and decide your hire period of between 24 and 60 months.

Choose whether to include a full maintenance package within the monthly rental.

Your rental is calculated based on your choices.

At the end of your term, simply return the car to us (within the agreed mileage and in good condition), choose your next car and start again.

### ABARTH i-DEAL LEASE



Monthly Rentals

Return of Car

### CUSTOMER BENEFITS

- Low initial outlay and regular rentals for easy budgeting
- Road Fund Licence included for the duration of your contract
- The optional maintenance package brings all your running costs together in a single rental
- Flexibility to change your contract term and mileage should your circumstances change
- No concerns over the future value of your car
- You don't have the worry of selling your car at the end of your contract





# BALLOON HIRE PURCHASE

This plan is the same as conventional Hire Purchase with one key difference – there is a larger “balloon” payment deferred to the end of the agreement. This reduces the fixed regular payments. However, unlike Abarth i-Deal, the final balloon payment is not optional and the future value of your car is not guaranteed.

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## HOW IT WORKS

Simply choose the car you wish to purchase and decide your agreement term of between 12 and 48 months.

Then choose the amount of the balloon payment that you will defer to the end of the agreement (subject to a maximum set by Abarth Financial Services).

The balloon payment and any deposit are deducted from the price of your car. You make regular payments based on the remaining balance plus the agreement interest.

At the end of the agreement, following the settlement of the balloon payment, you will own your car outright.

## BALLOON HIRE PURCHASE



Deposit

Monthly Payments

Final Balloon Payment

## CUSTOMER BENEFITS

- Helps you budget with fixed monthly payments
- Choose your deposit and agreement term to suit your needs
- Your monthly payments are reduced because the balloon payment is deferred to the end of the agreement
- You own your car at the end of the agreement once you have paid the final balloon payment
- Interest charges are allowable against tax
- A proportion of your car’s value can be written down against profits because it is an asset on your balance sheet (CO<sub>2</sub> based)



## BUSINESS CONTRACT HIRE

**Business Contract Hire provides hassle free motoring for your business. It is an efficient way of funding the use of a car without the cost of ownership. You benefit from low initial outlay, regular rentals and no worry about disposal of your car at the end of the contract. You can also include a full maintenance package within the monthly rental. This covers regular servicing costs as well as the costs of wear and tear to things like brakes and tyres.**

### HOW IT WORKS

We purchase the car you choose, allowing us to claim back the VAT. This means that your payments are calculated on a VAT exclusive price.

You choose the car you wish to drive, agree your annual mileage and decide your hire period of between 24 and 60 months.

Choose whether to include a full maintenance package within the monthly rental.

Your rental is calculated based on your choices.

At the end of your term, simply return the car to us (within the agreed mileage and in good condition), choose your next car and start again.

### BUSINESS CONTRACT HIRE



Monthly Rentals

Return of Car

### CUSTOMER BENEFITS

- Rentals are lower as they are calculated on the VAT exclusive price of the car
- VAT registered businesses can reclaim a portion of the VAT paid on rentals, and all of the VAT paid on optional maintenance rentals
- Rentals are allowable against tax
- Off balance sheet funding
- Low initial outlay and regular rentals for easy budgeting
- Road Fund Licence included for the duration of your contract
- The optional maintenance package brings all your running costs together in a single rental
- Flexibility to change your contract term and mileage should your circumstances change
- No concerns over the future value of your car
- You don't have the worry of selling your car at the end of your contract





# ADVANCE PAYMENT PLAN

No monthly payments, just a single, up-front payment followed by a choice of three final options at the end of your agreement term.

## HOW IT WORKS

Simply choose the car you wish to purchase, agree your annual mileage and decide your agreement term of between 20 and 36 months.

Based on your chosen term and mileage, Abarth Financial Services will determine the Guaranteed Minimum Future Value (GMFV) of your car at the end of your agreement.

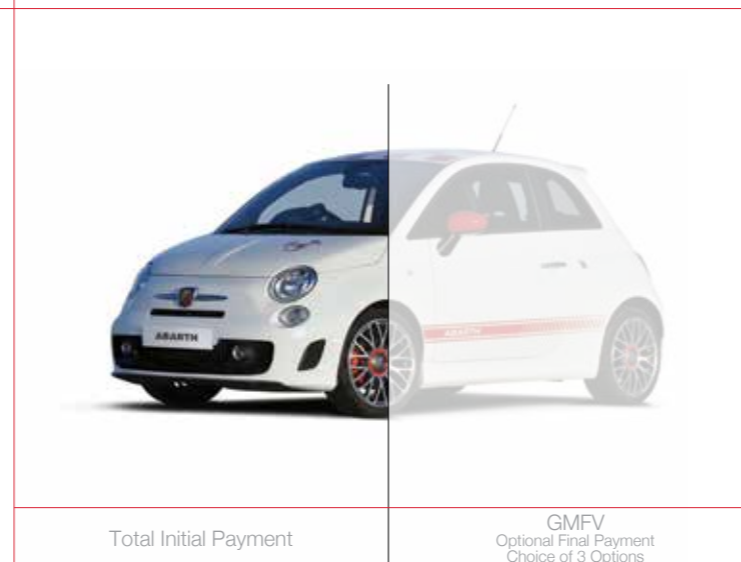
The GMFV is deferred to the end of the agreement and is the optional final payment.

The GMFV is deducted from the price of your car; you simply pay the remaining balance (plus any interest) as a single upfront payment.

At the end of the agreement, just choose from one of the following options:

- 1. Renew.** Choose a new car from your dealer and use any excess value over the GMFV towards your deposit. You can trade in your old car or sell it privately.
- 2. Retain.** To keep your car, you only need pay the GMFV.
- 3. Return.** Simply return your car to Abarth Financial Services in good condition and within the agreed mileage.

## ADVANCE PAYMENT PLAN



Total Initial Payment

GMFV  
Optional Final Payment  
Choice of 3 Options

## CUSTOMER BENEFITS

- Ideal if you were planning to pay for your car outright. By deferring part of the initial outlay until the end of the agreement term there is less to pay today.
- Less to pay today equals more spending power. Why not upgrade to a higher spec or even switch from a used car to a new car.
- Provides an opportunity to retain savings in personal investments.
- No monthly payments.
- The GMFV protects you against any potential fall in used car values.
- With a 24 month term you can be driving a new car more often, meaning your servicing and maintenance costs may be reduced. This also allows you to keep up to date with technological advancements in car safety, performance and economy.
- Flexibility – you choose the annual mileage to suit your needs; and at the end of your agreement you choose which of the three options is right for you.

## Additional Benefits for Business Customers

- Interest charges are allowable against tax
- A proportion of your car's value can be written down against profits because it is an asset on your balance sheet (CO<sub>2</sub> based)

## FINANCE OPTIONS SUMMARY

- YES
- OPTIONAL
- ✗ NO

	ABARTH+DEAL	HIRE PURCHASE	ABARTH+DEAL LEASE	BALLOON HIRE PURCHASE	BUSINESS CONTRACT HIRE	ADVANCE PAYMENT PLAN
<b>AT A GLANCE SUMMARY FOR INDIVIDUALS</b>						
Low initial outlay	□	□	■	N/A	N/A	✗
Regular payments/rentals	■	■	■	N/A	N/A	✗
Ownership at the end of the agreement	□	■	✗	N/A	N/A	□
Defer a larger 'balloon' payment to the end of the agreement	■	✗	✗	N/A	N/A	■
Guaranteed Minimum Future Value	■	✗	✗	N/A	N/A	■
No disposal worries	■	✗	■	N/A	N/A	■
No depreciation risk	■	✗	■	N/A	N/A	■
Road Fund Licence included for the duration of the contract	✗	✗	■	N/A	N/A	✗

	ABARTH+DEAL	HIRE PURCHASE	ABARTH+DEAL LEASE	BALLOON HIRE PURCHASE	BUSINESS CONTRACT HIRE	ADVANCE PAYMENT PLAN
<b>AT A GLANCE SUMMARY FOR BUSINESSES</b>						
Low initial outlay	□	□	N/A	□	■	✗
Regular payments/rentals	■	■	N/A	■	■	✗
Ownership at the end of the agreement	□	■	N/A	■	✗	□
Defer a larger 'balloon' payment to the end of the agreement	■	✗	N/A	■	✗	■
Guaranteed Minimum Future Value	■	✗	N/A	✗	✗	■
No disposal worries	■	✗	N/A	✗	■	■
No depreciation risk	■	✗	N/A	✗	■	■
Road Fund Licence included for the duration of the contract	✗	✗	N/A	✗	■	✗
Interest charges allowable against tax	■	■	N/A	■	✗	■
Writing down allowances (CO <sub>2</sub> based)	■	■	N/A	■	✗	■
VAT on rentals is reclaimable	✗	✗	N/A	✗	■	✗
Rentals allowable against tax	✗	✗	N/A	✗	■	✗
Off balance sheet funding	✗	✗	N/A	✗	■	✗