



FINANCE YOUR JOURNEY





DESTINATION: YOUR PERFECT FINANCE PLAN

At Suzuki, we're all about putting you in the right direction, which is why we're going to help you drive away in your new or used car with a finance arrangement that is right for you.

How? Simply choose from a range of options from Suzuki Finance. You might not even need a deposit, and our interest rates are fixed for the duration of the agreement so you can budget more easily.



WHAT IS CAR FINANCE?

Your car finance helps to spread the cost of a new or used car. Instead of paying the full amount up front, you pay monthly with interest.

Our dealerships offer a range of finance products to suit individual preferences and circumstances, such as Hire Purchase, Personal Contract Purchase and Lease Purchase. We also have a rental product known as Contract Hire.

Credit is subject to status and is only available to UK residents aged 18 and over.

Finance provided by Suzuki Finance, which is a trading style of Suzuki Financial Services Limited, St William House, Tresillian Terrace, Cardiff, CF10 5BH.

Contract Hire is provided by Suzuki Personal Contract Hire or Suzuki Contract Hire, trading styles of Lex Autolease Limited, 25 Gresham Street, London, EC2V 7HN.

HOW DOES IT WORK?

Each of these products works a little differently, but what unites them all is that the finance company will buy the car on your behalf and then you will repay the amount borrowed with interest.

YOUR OPTIONS

- Own the vehicle at the end of the agreement (except [Contract Hire](#)).
- Or drive a new model for a set term, handing it back at the end*, or [part exchange](#) the vehicle subject to settlement of your existing finance agreement and drive away a new car; new finance agreements are subject to status.

PAYMENT DURATION

So, this is how it works. You would typically pay a [deposit](#), and make monthly payments from 1-5 years, tailoring the finance to meet your budget.

The finance agreement is secured against the vehicle for the duration, which means the car will be owned by the finance company (not the motor Dealer) until the final payment has been made (except in the case of Contract Hire products where there is no option to own the vehicle).

*Under our PCP product, you have the option at the end of the agreement to return the vehicle and not pay the final [lump sum payment](#). If the vehicle is in good condition, subject to fair wear and tear, and is returned on time and has not exceeded the allowed mileage you will have nothing further to pay. If the vehicle has exceeded the allowed mileage a charge for excess mileage will apply.

COMPARE OUR PRODUCTS

	Hire Purchase (HP)	Personal Contract Purchase (PCP)	Lease Purchase	Contract Hire/Personal Contract Hire (PCH)
Deposit required	Flexible Deposit Options – 0% deposit may be available subject to status	Flexible Deposit Options – 0% deposit may be available subject to status	Flexible Deposit Options – 0% deposit may be available subject to status	Advance Rental of 1-21 months
Maximum age of the car at the end of the agreement	14 years [^]	7 years	6 years	5 years
Length of the agreement	1-5 years	2-3.5 years (4 years may be available on different models)	2-4 years	2-5 years
Ownership options at the end of the agreement	<ul style="list-style-type: none"> You own the car, you can still <u>part exchange</u>** 	<ul style="list-style-type: none"> Part exchange** Pay the outstanding <u>lump sum</u> to own the car Return the car (under the goods return option)* 	<ul style="list-style-type: none"> Part exchange** Pay the outstanding lump sum to own the car 	<ul style="list-style-type: none"> Must return the car
Fixed Payments	✓	✓	✓	✓
Mileage restrictions		✓		✓
Optional maintenance cover				✓
Final Lump Sum Payment at the end of the agreement		✓	✓	
Protection against depreciation		✓		✓
Fully Comprehensive Insurance required	✓	✓	✓	✓

* You have the option at the end of the agreement to return the vehicle and not pay the final lump sum payment. If the vehicle is in good condition, subject to fair wear and tear, and is returned on time and has not exceeded the allowed mileage you will have nothing further to pay. If the vehicle has exceeded the allowed mileage a charge for excess mileage will apply.

** Part exchange is subject to settlement of your existing finance agreement, new finance agreements are subject to status. [^]Some exceptions apply.

WHAT IS HIRE PURCHASE?

Want to own your car at the end of your journey? Well Suzuki Finance Hire Purchase could help you buy your dream car, while spreading the cost.

All you need to do is agree an initial deposit with the Dealer, as well as your agreement term and monthly payment amount.

Following that, the Dealer will submit the finance application to us and, subject to your application being approved, you can just drive the car away – and after you've made all the payments including the interest the car's all yours.

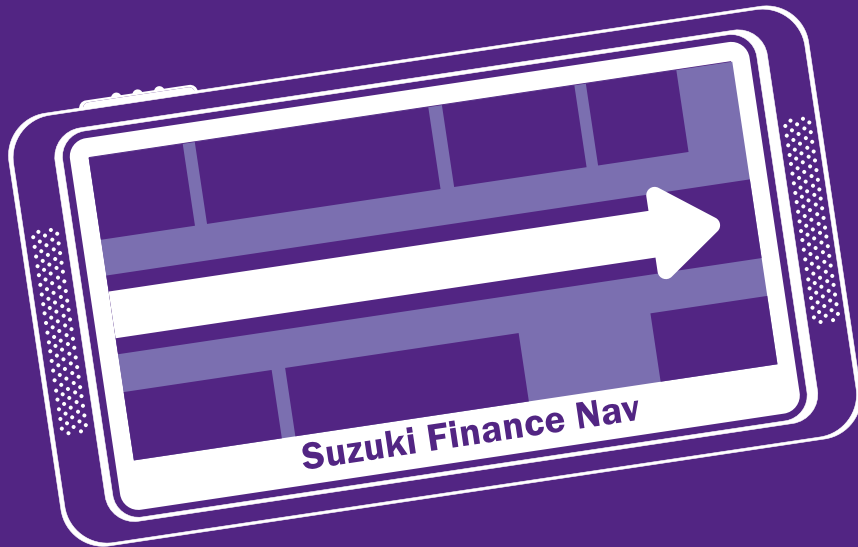


FLEXIBLE DEPOSIT OPTIONS
0% DEPOSIT MAY BE AVAILABLE
SUBJECT TO STATUS.

FIXED INTEREST RATE
PAY OVER THE CHOSEN PERIOD 1-5 YEARS
IN EQUAL MONTHLY PAYMENTS.

AFTER ALL THE PAYMENTS HAVE BEEN MADE,
YOU OWN THE CAR.

HOW IT WORKS



- **Flexible Deposit Options** – 0% deposit may be available subject to status.
- **Fixed Interest Rate.** Pay over the chosen period of 1-5 years in equal monthly payments.
- After all the payments have been made, **you own the car.**
- Borrow any amount from **£1,500-£50,000** for new or used cars.
- Set your payments to **suit your budget.**
- **Choose any new or used car up to 14 years* old at the end of the agreement** – repay over 1-5 years.

*Some exceptions apply.

IS HIRE PURCHASE RIGHT FOR YOU?

IDEAL IF:

- You want to own your car outright at the end of your agreement.
- You like to budget and know the exact payment amount each month.
- You want fixed regular repayments, giving you peace of mind.
- You want to feel protected, with Termination and Satisfactory Quality rights.*

REMEMBER:

- You have no protection against depreciation as a result of an unexpected fall in the value of the vehicle.
- You do not own the vehicle until the final repayment has been made.
- Your vehicle is at risk of repossession if you do not maintain contractual repayments.
- You must have fully comprehensive insurance.

*Satisfactory Quality – By law, goods sold must be of satisfactory quality and fit for the purpose for which they were intended. Where there is a credit agreement in place the finance company has a responsibility for the quality of the goods and to resolve any disputes where the goods are not of the required standard.

Voluntary Termination – You have the right to end the agreement by giving us written notice. If you do so you must immediately return the goods to us which includes making the payments detailed in the 'Termination: Your Rights' section on your credit agreement. Please refer to the glossary at the back for further information.



WHAT IS PERSONAL CONTRACT PURCHASE?

Want flexibility at the end of your journey? Well with Suzuki Finance Personal Contract Purchase you can keep your monthly payments lower by deferring a significant proportion of the amount of credit to the final payment.

First, you agree an initial deposit, how many miles you are likely to travel each year, the vehicle model and how long you want the agreement to run for.

The final lump sum repayment is our predicted value (also known as the Guaranteed Future Value) of your car based on this information. The deposit and predicted value are deducted from the price of the vehicle and the remaining balance and interest provides you with low fixed monthly repayments.

The Dealer will submit the finance application to us and subject to your application being approved; you can just drive your car away.

OPTIONS AT THE END OF THE AGREEMENT ARE:

1. Part exchange the vehicle subject to settlement of your existing finance agreement; new finance agreements are subject to status.
2. Return the vehicle and not pay the Final Lump Sum Payment. Subject to terms and conditions.*
3. Pay the Final Lump Sum Payment to own the vehicle.

*If the vehicle is in good condition, subject to fair wear and tear, and is returned on time and has not exceeded the allowed mileage you will have nothing further to pay. If the vehicle has exceeded the allowed mileage a charge for excess mileage will apply.



FLEXIBLE DEPOSIT OPTIONS
0% DEPOSIT MAY BE AVAILABLE
SUBJECT TO STATUS.

FIXED INTEREST RATE
PAY OVER THE CHOSEN PERIOD
2-3.5 YEARS IN EQUAL MONTHLY
PAYMENTS (4 YEARS MAY BE
AVAILABLE ON DIFFERENT MODELS).

**OPTIONS AT THE END OF THE
AGREEMENT ARE:**

1. PART EXCHANGE
2. RETURN THE VEHICLE*
3. PAY THE FINAL LUMP SUM PAYMENT
TO OWN THE VEHICLE

HOW IT WORKS



- Borrow any amount from **£1,500–£50,000**.
- **Available on new or used cars** (up to 7 years* old at the end of the agreement).
- Personal Contract Purchase is also **available to limited companies on a non-regulated basis**.
- **Guaranteed Future Value** assuming the vehicle is returned to us under the Goods Return option.
- Set payments to **suit your budget**.
- Set your annual mileage up to 24,000 miles a year. Your annual mileage will affect your monthly payments and Guaranteed Future Value.
- For used vehicles the maximum permitted vehicle mileage at the start of the agreement is 3,000 miles per month of age or a maximum 60,000 miles.

*Some exceptions apply.

IS PERSONAL CONTRACT PURCHASE RIGHT FOR YOU?

IDEAL IF:

- You like to keep your options open.
- You want to drive the newest model, lower payments mean you might be able to afford a newer car. Your regular monthly repayments are low because it is the nature of a PCP product that a significant proportion of the Total Amount Payable is repayable at the end of your agreement by one large final repayment.
- You need to budget. Newer model means lower maintenance costs.
- You want flexibility. Set payment periods from 2-3.5 years (or 4 on selected models), then take the best option for you when you reach the end.
- You want to feel protected, with Termination and Satisfactory Quality rights.*
- You demand protection against depreciation as a result of an unexpected fall in the value of the vehicle when you exercise the 'Goods Return' option (when you hand the vehicle back).

REMEMBER:

- You must have fully comprehensive insurance.
- A significant proportion of the credit is deferred until the end of the agreement. You should prepare for this if you want to own the car.
- Your vehicle is at risk of repossession if you do not maintain contractual repayments.
- You do not own the vehicle until the final payment including interest has been made.

*Satisfactory Quality – By law, goods sold must be of satisfactory quality and fit for the purpose for which they were intended. Where there is a credit agreement in place the finance company has a responsibility for the quality of the goods and to resolve any disputes where the goods are not of the required standard.

Voluntary Termination – You have the right to end the agreement by giving us written notice. If you do so you must immediately return the goods to us which includes making the payments detailed in the 'Termination: Your Rights' section on your credit agreement. Please refer to the glossary at the back for further information.



WHAT IS PERSONAL CONTRACT HIRE?



PAY AN ADVANCE RENTAL OF 1-21 MONTHS.

REGULAR MONTHLY RENTALS OVER A TERM OF 2-5 YEARS.

AT THE END OF THE CONTRACT RETURN THE VEHICLE.

If you're looking for a journey where you hand the keys back at the end, Personal Contract Hire is the way to go.

Personal Contract Hire is a fixed-cost, rental agreement. You choose a new vehicle, agree the maximum annual mileage and length of agreement, and then pay an initial rental followed by fixed monthly rentals to suit your budget.

You can even make sure your car stays in tip-top shape by adding on vehicle maintenance as part of your agreement (subject to paying a maintenance charge which is added to your monthly rental).

HOW IT WORKS



Choose from an advance rental of 1–21 months giving flexibility to set your monthly rentals to suit your budget.

Regular monthly rentals over a term of 2–5 years.

At the end of the contract you must return the vehicle.*

Minimum Contract Annual Mileage:

- **All vehicles 5,000 miles per annum.** You can drive less than 5,000 miles per annum, however this will not alter the monthly rentals.
- Contract term between **2–5 years**.
- **Maximum Total Contract Mileage.** 120,000 for petrol cars. 150,000 for diesel cars.

Agreed Annual Mileage:

- If you drive less than the agreed annual mileage this will not alter the monthly rentals.
- If you exceed the agreed annual mileage, excess mileage charges will apply. At the end of the contract, you must return the vehicle and will have nothing further to pay provided the vehicle is in good condition and has not exceeded the agreed mileage. If the vehicle does not meet the mileage and condition terms, excess charges may apply.

*At the end of the agreement if the vehicle is in good condition, subject to fair wear and tear, and is returned on time and has not exceeded the allowed mileage you will have nothing further to pay. If the vehicle does not meet the mileage and condition terms, excess charges may apply. The vehicle should be returned to us in a condition that meets the BVRLA 'Fair wear and tear' guidelines, otherwise charges may be incurred. Fair wear and tear guidelines can be found on the BVRLA website at www.bvrla.co.uk

IS PERSONAL CONTRACT HIRE RIGHT FOR YOU?



IDEAL IF:

- You like hassle free motoring. Road tax is included, just return the car at the end.
- You want fixed monthly rentals to suit your budget.
- You want choice of mileage, advance rental and length of agreement at start of contract.
- You like flexibility. Outside of the first or last 6 months of the contract, the agreement is flexible in terms of changing term and mileage allowance.
- You want an optional [maintenance package](#).
- You need to opt out. You can terminate the contract early by paying 50% of the remaining rental cost.

REMEMBER:

- You must have fully comprehensive insurance.
- The higher advance rental you pay the lower your normal monthly rental will be.
- You cannot buy the vehicle at the end of the contract.
- You must maintain the vehicle in accordance with the contract even if you have not chosen the optional maintenance package.
- Advance rentals are non-refundable.
- Failure to maintain contractual rentals may result in legal action.
- Excess charges will apply if the vehicle is returned outside of the condition and mileage terms.
- You can change your contract duration and mileage (except during the first or last 6 months of the contract).

CONTRACT HIRE

FOR BUSINESS CUSTOMERS

Great news for businesses. Contract Hire is also available for Business Customers.

VAT-registered businesses can reclaim some of the VAT element on rentals and maintenance charges.

Please see details on Personal Contract Hire for details of how the scheme works.



WHAT IS LEASE PURCHASE?

Whatever your destination, it's easier to get there when you have no mileage restrictions. And for those journeys, we suggest selecting Lease Purchase.

Lease Purchase is similar to a Personal Contract Purchase. You can keep your monthly payments lower by deferring a significant proportion of the amount of credit to the final payment, only in this case you won't have the option to return the vehicle to Suzuki Finance at the end of the agreement.

All you need to do is agree an initial deposit and how long you want the agreement to run for. We will then calculate your final repayment and confirm this along with your regular monthly payment to the Dealer.

The Dealer will submit the finance application to us and, subject to your application being approved, you can just drive your car away.

OPTIONS AT THE END OF THE AGREEMENT ARE:

1. Part exchange the vehicle subject to settlement of your existing finance agreement; new finance agreements are subject to status.
2. Pay the Final Lump Sum Payment to own the vehicle.

Lease Purchase is used by customers and limited companies who don't want to be bound by mileage restrictions.

Lease Purchase is only available to limited companies on a non-regulated basis. Please see the glossary at the back for an explanation of regulated and non-regulated agreements.



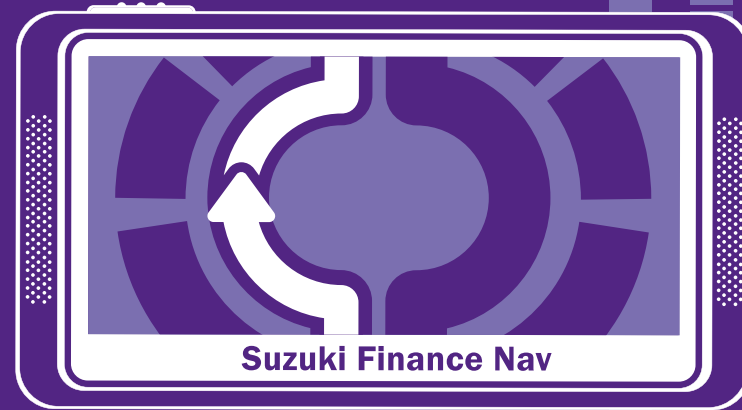
FLEXIBLE DEPOSIT OPTIONS
0% DEPOSIT MAY BE AVAILABLE
SUBJECT TO STATUS.

FIXED INTEREST RATE
PAY OVER THE CHOSEN PERIOD
2-4 YEARS IN EQUAL MONTHLY
PAYMENTS.

**AT THE END OF YOUR CHOSEN
PERIOD YOU HAVE 2 OPTIONS:**

1. PART EXCHANGE*
FOR A NEWER MODEL
2. BUY IT OUTRIGHT
WITH FINAL LUMP
SUM PAYMENT

HOW IT WORKS



- **Flexible Deposit Options** – 0% deposit may be available subject to status.
- **Fixed Interest Rate.** Pay over the chosen period of 2-4 years in equal monthly payments. At the end of your chosen period a **lump sum** is payable.
- Borrow any amount from **£1,500–£50,000**.
- **New or used vehicles** (up to 6 years old at the end of the agreement).
- Set payments to **suit your budget**.
- You have 2 options:
 1. **Part exchange*** for a newer model.
 2. **Buy it outright with Final Lump Sum payment.**

*Subject to settlement of your existing finance agreement; new finance agreements are subject to status.

IS LEASE PURCHASE RIGHT FOR YOU?

IDEAL IF:

- You don't want to be subject to excess mileage clauses. We have no mileage restrictions.
- You like to drive the newest model or you want to keep your monthly payments lower, as our lower payments means you might be able to afford a newer car.
- You want flexibility, with the option at the end of the contract to own the vehicle or part exchange (subject to settlement of the existing finance, new finance subject to status).

REMEMBER:

- A significant proportion of the credit is deferred until the end of the contract so you should prepare for this.
- You must have fully comprehensive insurance.
- Your vehicle is at risk of repossession if you do not maintain contractual repayments.
- You do not own the vehicle until the final payment including interest has been made.



COMMON FEATURES

Our Hire Purchase, Personal Contract Purchase and Lease Purchase products share a lot of similarities. Check out the common features.

AT THE START OF THE AGREEMENT

- You can borrow between £1,500-£50,000.
- Flexible Deposit Options – 0% deposit may be available subject to status.

DURING THE AGREEMENT

- You can change your payment date during the first 30 days of your agreement free of charge. A loss of interest charge is payable after the first 30 days.
- You will have fixed monthly payments with a Fixed Interest Rate for the term of your agreement.
- You can make additional Lump Sum Payments to reduce your balance or settle your agreement at any time. We will provide you with a settlement quotation on request.
- You can part exchange your vehicle at any time subject to settling the outstanding finance. New finance agreements are subject to status.
- You must ensure that you have fully comprehensive insurance cover in place for the vehicle. If the vehicle is written off or stolen and the amount that the insurance company pays us is not enough to settle your agreement, you will be liable for the shortfall.
- If the goods are not of satisfactory quality, you will have rights against Suzuki Finance.
- You have the option to terminate your agreement and return the vehicle to us subject to paying half the total amount payable under the agreement.
- Your vehicle is at risk of repossession if you do not maintain your payments.

AT THE END OF THE AGREEMENT

- Suzuki Finance will retain ownership of the vehicle until all payments, including interest, and the final payment have been made.
- But when the final payment has been made, the Suzuki is now yours to keep!



HIRE PURCHASE



FLEXIBLE DEPOSIT OPTIONS

0% DEPOSIT MAY BE AVAILABLE
SUBJECT TO STATUS.

FIXED INTEREST RATE

PAY OVER THE CHOSEN PERIOD 1-5 YEARS
IN EQUAL MONTHLY PAYMENTS.

AFTER ALL THE PAYMENTS HAVE BEEN MADE,
YOU OWN THE CAR.

PERSONAL CONTRACT PURCHASE



FLEXIBLE DEPOSIT OPTIONS

0% DEPOSIT MAY BE AVAILABLE
SUBJECT TO STATUS.

FIXED INTEREST RATE

PAY OVER THE CHOSEN PERIOD
2-3.5 YEARS IN EQUAL MONTHLY
PAYMENTS (4 YEARS MAY BE
AVAILABLE ON DIFFERENT MODELS).

OPTIONS AT THE END OF THE AGREEMENT ARE:

1. PART EXCHANGE
2. RETURN THE VEHICLE*
3. PAY THE FINAL LUMP SUM PAYMENT
TO OWN THE VEHICLE

*If the vehicle is in good condition, subject to fair wear and tear, and is returned on time and has not exceeded the allowed mileage you will have nothing further to pay.

CONTRACT HIRE



PAY AN ADVANCE RENTAL
OF 1-21 MONTHS.

REGULAR MONTHLY RENTALS
OVER A TERM OF 2-5 YEARS.

AT THE END OF THE CONTRACT
RETURN THE VEHICLE.

CONTRACT HIRE FOR BUSINESS CUSTOMERS



PAY AN ADVANCE RENTAL
OF 1-21 MONTHS.

REGULAR MONTHLY RENTALS
OVER A TERM OF 2-5 YEARS.

AT THE END OF THE CONTRACT
RETURN THE VEHICLE.

LEASE PURCHASE



FLEXIBLE DEPOSIT OPTIONS
0% DEPOSIT MAY BE AVAILABLE
SUBJECT TO STATUS.

FIXED INTEREST RATE
PAY OVER THE CHOSEN PERIOD
2-4 YEARS IN EQUAL MONTHLY
PAYMENTS.

**AT THE END OF YOUR CHOSEN
PERIOD YOU HAVE 2 OPTIONS:**

1. PART EXCHANGE[†]
FOR A NEWER MODEL
2. BUY IT OUTRIGHT
WITH FINAL LUMP
SUM PAYMENT

[†]Subject to settlement of your existing
finance agreement; new finance
agreements are subject to status.

GLOSSARY & USEFUL INFORMATION

Agreement Term

The length of time over which you agree to repay the finance – also referred to as the Length of Agreement.

Annual Percentage Rate (APR)

The APR shows the annual cost of a finance agreement over and above the amount you have borrowed. The APR will include interest rate charges and any other fees included in the agreement, such as administrative fees. By law, the APR must be shown on relevant documentation presented to customers in showrooms. You can use the APR to compare the cost of different finance products.

Contract Hire

Hire agreements where you cannot become the legal owner of the vehicle as you are merely hiring it from Suzuki Contract Hire. Suzuki Contract Hire as the owner is listed as the Registered Keeper on the DVLA V5C form. A flexible option allowing you to drive a newer model and optional vehicle maintenance packages can be included.

Credit Agreement

A credit agreement is a legally-binding contract between you (the customer) and the finance company. It must include details of the loan amount, the term, rates of interest, other charges and your rights and responsibilities for the duration of the agreement. You will receive a copy of the agreement you have entered into.

Deposit

A deposit is often required to secure and finance your vehicle. The larger the deposit the less you will need to borrow and this could mean lower monthly payments. A deposit could be cash or part exchange or a combination of both. If you are

part exchanging your vehicle and you still have outstanding finance then your deposit will be the part exchange value of your car less the outstanding settlement figure. Your Dealer should be able to take care of these arrangements for you.

Depreciation

A vehicle is an asset, but inevitably with age and wear and tear it will reduce in value, this is depreciation.

Early Settlement

This is when you pay off a finance agreement before the agreed term is completed. By doing so you may save on the interest that would have been charged for the remainder of the agreement.

Final Lump Sum

A payment deferred to the end of a finance agreement on Personal Contract Purchase and Lease Purchase agreements. Making this payment completes the finance agreement and allows you to take ownership of the car.

Hire Purchase (HP)

Suzuki Finance buys the vehicle on your behalf less any deposit that you have paid to the Dealer. The amount paid by Suzuki Finance plus interest is then paid by you over agreed period of one to five years.

Lease Purchase

Lease Purchase is essentially the same as a standard Hire Purchase agreement, but with a large lump sum, which is deferred until the end of the agreement. Unlike PCP, there's no Guaranteed Future Value (GFV) and you do not have the option to return the vehicle to Suzuki Finance at the end of the agreement other than any voluntary termination rights that you may have under the agreement. You agree the final payment at the start of the agreement, so you can budget more easily.

Suzuki Finance Nav

At the end of the agreement you have two options: make the final payment and obtain ownership of the vehicle or part exchange for a new vehicle (if the part exchange does not cover the final payment you would need to pay the shortfall to settle the finance agreement). New finance agreements are subject to status.

Maintenance Contracts

An optional, chargeable product offered by finance companies and dealerships to spread the cost of motoring. Maintenance contracts usually include vehicle servicing and repairs as well as replacement of wear and tear items such as tyres.

Non Regulated Agreement

A credit agreement not regulated by the Consumer Credit Act, therefore not bound by the same legal requirements as a regulated agreement nor offering the same type or level of protection.

Option to Purchase Fee

A voluntary payment at the end of some finance agreements (such as Hire Purchase) which, if paid, transfers ownership of the car from the finance company to the customer.

Part Exchange

Part exchange involves trading in your existing car and using its value as part payment for your new car, perhaps to help fund a deposit under a finance agreement.

Personal Contract Purchase (PCP)

PCP is essentially the same as a standard Hire Purchase agreement, but with a significant proportion of the amount of credit deferred until the end of the agreement. Unlike Lease Purchase, the value of the vehicle at the end of the

contract is guaranteed to at least equal that of the deferred final payment if the customer exercises the Goods Return Option. Under PCP, the customer has the following options at the end of the agreement:

1. Return the vehicle and not pay the Final Payment. If the vehicle is in good condition and has not exceeded the allowed mileage you will have nothing further to pay. If the vehicle has exceeded the allowed mileage a charge for excess mileage will apply.
2. Pay the Final Payment to own the vehicle.
3. Part exchange the vehicle subject to settlement of your existing finance agreement; new finance agreements are subject to status.

Regulated Agreements

Most types of credit and hire agreements are covered by the Consumer Credit Act which gives you some important rights such as your right to cancel the agreement within a given time (where your agreement is a credit agreement, but not where it is a hire agreement), and protection against both the lender and the seller for faulty goods. An agreement covered by the Act is called a regulated agreement. An agreement will be regulated if:

- The borrower is an individual borrowing for mainly personal use rather than business use.
- It is not an exempt agreement – exempt agreements include things like gas and electricity agreements and loans from employers, these agreements are not regulated by the CCA.

If your agreement is regulated under the Consumer Credit Act, Suzuki Finance will provide you with the information before, during, and after the agreement is taken out and Suzuki Finance give you a written copy of the agreement setting out:

- What type of credit agreement it is, for example Hire Purchase.
- The true cost of the credit, called the Annual Percentage Rate (APR). The APR includes both the rate of interest and any other fees that may be applicable.
- The amount of each payment, when it is due to be paid, and how it is made up (loan, interest, administration charge).
- Your cancellation rights and whether you can pay off the loan early.
- Any repossession rights Suzuki Finance may have in the event of non payment.

Satisfactory Quality

By law, goods sold must be of satisfactory quality and fit for the purpose for which they were intended. Where there is a credit agreement in place the finance company has a responsibility for the quality of the goods and to resolve any disputes where the goods are not of the required standard.

Voluntary Termination

You have a right to end the credit agreement by giving us written notice. If you do so you must immediately return the goods to us which includes making the payments detailed in the 'Termination: Your Rights' section on your credit agreement.



Way of Life!

READY TO CHOOSE A FINANCE JOURNEY?

SPEAK TO ONE OF OUR ADVISORS TO GET DRIVING

All details correct at the time of publication: February 2016. Vehicles shown throughout this brochure are for illustration only and may feature non-UK equipment. Suzuki GB PLC, Steinbeck Crescent, Snelshall West, Milton Keynes, Bucks MK4 4AE. Suzuki Information Service: 0808 501 1959 (calls may be recorded or monitored)