

Finding the right choice for your next new **car lease finance** package is difficult unless you have experience, so, call the professionals at In2leasing and we will help you through the maze of lease car finance options - Just call 0870 752 8881

Car Lease Finance Comparison	Contract Hire	Finance Lease	Contract Purchase	Personal Contract Purchase	Lease Purchase	Hire Purchase	Personal Contract Hire	Outright Purchase
Accurate Monthly Budgeting	Yes	Yes	Yes	Yes	Yes	Yes	Yes	n/a
How many payments upfront?	1-6	1-6	1-6	1-6	1-6	10%-20%	1-6	Full Payment
Is VAT chargeable on Payments?	Yes	Yes	No	No	No	No	Yes	No
Is VAT reclaimable on payments	50%	50%	n/a	No	n/a	n/a	No	n/a
Are interest rates fixed?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	n/a
Are payments offset against Corporation Tax?	Yes	Yes	Capital Allowances	n/a	Capital Allowances	Capital Allowances	n/a	Capital Allowances
Does the customer own the vehicle at the end of the agreement?	No	No	Optional	Optional	Yes	Yes	No	Yes
Who takes the residual value risk?	Finance Co.	Lessee	Finance Co.	Finance Co.	Lessee	Owner	Finance Co.	Owner
Is there a depreciation risk?	No	Yes	No	No	Yes	n/a	No	n/a
Can a maintenance contract be included?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is Road Fund Licence provided?	Yes	Yes	*Yes	*Yes	*Yes	*Yes	**Yes	*Yes
Is there a Balloon / Final Payment	No	Yes	Optional	Yes	Yes	No	No	n/a

\* First Year Only

\*\* Usually first year only, but some finance provider are now including RFL in for the full contract period, usually when the vehicle is registered in the providers name rather than the user.