



Personal Contract Plan (PCP) and Hire Purchase Explained

Hire Purchase

- How it works
- Deposit
- Finance Balance

PCP

- How it works
- Deposit
- Finance
- Options

Summary

Hire Purchase

How it works

Hire purchase allows you to choose a SEAT and a repayment period that's right for you. Allowing you to drive your new car within a set monthly budget.



Hire Purchase

How it works

Deposit

Finance Balance

PCP

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Summary

Hire Purchase

Deposit

Hire purchase allows you to choose a SEAT and a repayment period that's right for you. Allowing you to drive your new car within a set monthly budget.

- Pay an initial cash deposit and / or a part exchange



Deposit

Hire Purchase

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Hire Purchase

Finance Balance

Hire purchase allows you to choose a SEAT and a repayment period that's right for you. Allowing you to drive your new car within a set monthly budget.

- Pay an initial cash deposit and / or a part exchange
- Choose a suitable repayment term for your new SEAT



Deposit

12-61 Months

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- Pay an initial cash deposit and / or a part exchange
- Choose a suitable repayment term for your new SEAT
- **Then agree a monthly payment that suits your budget**



Deposit

Finance Balance

Remaining finance equally divided over term of loan

Hire Purchase

How it works

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Summary

Personal Contract Plan

How it works

When purchasing your new SEAT, choose our Personal Contract Plan and we will guarantee your car's value in 3 years time. You can then use that value (GFV) to decrease your monthly payments.



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- Then agree a monthly payment that suits your budget



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When purchasing your new SEAT, choose our Personal Contract Plan and we will guarantee your car's value in 3 years time. You can then use that value (GFV) to decrease your monthly payments.

- Then agree a monthly payment that suits your budget
- Pay a deposit / part exchange from as little as 10%



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When purchasing your new SEAT, choose our Personal Contract Plan and we will guarantee your car's value in 3 years time. You can then use that value (GFV) to decrease your monthly payments.

- Then agree a monthly payment that suits your budget
- Pay a deposit / part exchange from as little as 10%
- **Pay 36 equal monthly payments**



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When purchasing your new SEAT, choose our Personal Contract Plan and we will guarantee your car's value in 3 years time. You can then use that value (GFV) to decrease your monthly payments.

- Then agree a monthly payment that suits your budget
- Pay a deposit / part exchange from as little as 10%
- Pay 36 equal monthly payments
- **Your Guaranteed Future Value (GFV) is set, equalling the optional final payment. This value reduces the amount of each monthly payment**



Deposit

Finance

Outstanding amount between deposit and optional final payment

GFV

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At the end of your agreement you will have 3 options:

Option 1

Part exchange for a new SEAT. If your car is valued above the optional final payment you can use this equity as a deposit on your next SEAT.

Option 2

Keep your car. Pay the optional final payment and own your SEAT, or re-finance subject to approval.

Option 3

Hand back your SEAT. Simply return your car at the end of your agreement with no further payment (terms and conditions apply)



Deposit

Finance

Outstanding amount between deposit and optional final payment

Options

Decide on 1 of 3 available options

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Personal Contract Plan

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HP Benefits

- Regular fixed monthly payments
- Suitable for people wishing to have long-term ownership of 1 vehicle

Personal Contract Plan Benefits

- Smaller payments in comparison to HP
- You could upgrade to a higher specification car
- Drive a new car every 3 years
- Avoid NCT costs
- Reduced servicing costs
- Flexible options



Deposit

Balance equally divided over the term
e.g. 60 months

Deposit

Balance equally divided
over 36 months

Optional Final
Payment (GFV)

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