



FIAT
YOUR FINANCE
OPTIONS

FIAT 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.fiat.co.uk.



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YOUR FIAT. YOUR FINANCE.



INTRODUCTION

FIAT FINANCIAL SERVICES

At Fiat we don't just want to get you from A to B. We want to get you there with a great big smile on your face. And that's exactly what we've been doing since 1899. Today, over a century later we're more passionate than ever about creating cars that are cleverly designed, highly innovative and great value for money. What's more, we're equally passionate about creating finance plans that share those same characteristics.

So whether you've fallen for a Fiat 500, you've got your heart set on a Fiat Panda or you've simply taken a shine to any model in the Fiat line-up, you'll find our plans are the easy and affordable way to get you on the road and keep you there.

Using this guide you can explore all the finance options we offer. You can find out how each one works and what benefits it offers. Then simply choose the plan that suits your budget and your lifestyle the best – and before you know it, you'll be motoring.

Of course, if you're not clear about anything in this guide or you have further questions about any of our financial services, please get in touch with your local dealership or visit www.fiat.co.uk.

If you wish to apply for a written quotation, please contact Fiat 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	Do you want to lower your monthly payments?	YES	Fiat i-Deal go to page 4
			NO	Hire Purchase go to page 6
	NO	Would you like an inclusive service and maintenance package?	YES	Fiat i-Deal Lease With Maintenance go to page 8
			NO	Fiat i-Deal Lease Without Maintenance 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	Fiat i-Deal go to page 4
			NO	Balloon Hire Purchase go to page 10
	NO	Would you like an inclusive service and maintenance package?	NO	Hire Purchase go to page 6
			YES	Business Contract Hire With Maintenance go to page 12
			NO	Business Contract Hire Without Maintenance go to page 12

FIAT i-DEAL

If you want to make fixed regular payments and guarantee the future value of your car, then Fiat 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, Fiat 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 Fiat Financial Services in good condition and within the agreed mileage.

Fiat 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 (CO₂ 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 (CO₂ based)



FIAT i-DEAL LEASE (PERSONAL CONTRACT HIRE)

Fiat 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.

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.

Fiat 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 Fiat i-Deal, the final balloon payment is not optional and the future value of your car is not guaranteed.

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 Fiat 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 (CO₂ 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

FINANCE OPTIONS SUMMARY

- YES
- OPTIONAL
- ✗ NO

FIAT F-DEAL
HIRE PURCHASE
FIAT F-DEAL LEASE
BALLOON HIRE PURCHASE
BUSINESS CONTRACT HIRE

AT A GLANCE SUMMARY FOR INDIVIDUALS					
	FIAT F-DEAL	HIRE PURCHASE	FIAT F-DEAL LEASE	BALLOON HIRE PURCHASE	BUSINESS CONTRACT HIRE
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

AT A GLANCE SUMMARY FOR BUSINESSES					
	FIAT F-DEAL	HIRE PURCHASE	FIAT F-DEAL LEASE	BALLOON HIRE PURCHASE	BUSINESS CONTRACT HIRE
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 ₂ based)	■	■	N/A	■	✗
VAT on rentals is reclaimable	✗	✗	N/A	✗	■
Rentals allowable against tax	✗	✗	N/A	✗	■
Off balance sheet funding	✗	✗	N/A	✗	■