



SCANIA FINANCIAL SERVICES

**TAKES YOUR
BUSINESS
EVEN FURTHER**

SCANIA



FLEXI-BUY

The product

Hire Purchase gives you an easy and affordable way to buy your vehicle with fixed payments over an agreed term. But what if you have a business that has fluctuations in cash flow where you're fortunate enough to have extra cash that could help to repay your finance quicker?

Scania Flexi-Buy is designed to help you do just that. Giving you all the advantages of Hire Purchase with the added flexibility of being able to make additional payments, Flexi-Buy gives you the opportunity to repay your finance quicker and thereby reduce your overall interest costs.

How it works

Scania Flexi-Buy allows you to make an additional payment once a year up to the value of 20% of your remaining balance. Making an early prepayment is as simple as giving us at least 2 weeks' notice before your Direct Debit collection date in order for us to have time for the payment changes to be processed.*

What's next

Flexi-Buy helps to make your Hire Purchase financing more flexible – giving you greater flexibility in your repayments, whilst still keeping your budgeting simple.

After making your additional payment you will have the choice of:

- Allowing the repayment period to stay the same and reducing your payments, or
- Keeping your payments the same and reducing your overall repayment period, or
- A combination of both



BENEFIT FROM PEOPLE WHO KNOW YOUR BUSINESS

There's a reason you've chosen Scania. So whether you're looking to buy or lease your vehicle, you'll find our competitive financial service packages are "made for you" just like the vehicles themselves.

- Flexible financial solutions tailor-made to suit your business by industry specialists for new and used HGV vehicles, trailers and accessories*
- Peace of mind that you're supported by a global organisation with competitive rates providing additional credit lines – offering you the security of a fixed term contract without having to involve your bank
- Scania Group offer a convenient one stop shop for your vehicle purchase, maintenance and financial services – helping you get the most from your money and your vehicle(s)

Fancy a more tailored solution to suit your business?

Our experts at Scania Financial Services can help structure your payments to give you extra flexibility for managing your cash flow.

For information or a quote, please contact:

Tomas Gannon
00353 8317 00789
Tomas.Gannon@scania.com



Terms and conditions:

* Scania Financial Services is a trading name of Scania Finance Ireland Limited. Finance is provided by Scania Finance Ireland Limited and is only available for business use. The granting of credit is subject to status and must meet certain credit criteria, terms and conditions apply. All applicants must be based in the Republic of Ireland. All Scania Flexi-Buy options are subject to the terms and conditions of a Hire Purchase Agreement and any ancillary agreements to be entered into between the applicant and Scania Finance Ireland Limited or its affiliate. Scania Finance Ireland Limited reserves the right to amend the terms and conditions referred to herein in respect of Scania Flexi-Buy as it sees fit acting in its sole discretion from time to time. Scania Flexi-Buy is not available to consumers as defined in section 2 of the Consumer Credit Act 1995.

Payment instalments must be up to date at the time you give notice for a Flexi-Buy payment. A maximum of one Flexi-Buy ("additional" Hire Purchase) payment in each year of your agreement with us is permitted, up to the value of 20% of the remaining balance. Flexi-Buy payments are not allowed for the first six months of the agreement. A €295 flat fee is required at the start of the agreement in addition to the Standard Arrangement Fee. A €50 + VAT Administration Fee, per vehicle, is incurred for any additional payments made each year.