



SCANIA FINANCIAL SERVICES

**TAKES YOUR
BUSINESS
EVEN FURTHER**

SCANIA

FREEDOM



The product

In today's challenging times it's often difficult to manage your cashflow. Customers go bankrupt or pay later, suppliers try to reduce credit terms or you lose a contract. All of these can have a temporary adverse effect on your cashflow and put your business under pressure. The ability to flex some of your existing commitments and take a payment holiday can help you recover. Scania Freedom is designed to help you do just that. By giving us just 14 days notice you can take a break from your regular monthly payments giving you a breather and your cashflow a chance to recover.

How it works

Scania Freedom allows you to take a payment holiday each year on a Hire Purchase agreement of up to five years. Each payment break can be for either one or two consecutive months. So you could take up to ten months' payment holiday during your agreement or none at all, whichever suits you. All you need to do is give us 14 days notice before your normal monthly payment.

What's next

Any monthly payments you take a holiday from will be added to the end of your agreement. So if you take a holiday from three months' payments we will add three monthly payments to the end of your agreement. And to make budgeting easier we will keep your payments at the same amount.

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.

Contact us for information or a quote
01908 487 530
scania.finance@scania.com

Terms and conditions:

* Finance is only available for business use where the amount borrowed exceeds £25,000. All applicants must be based in the United Kingdom. The granting of credit is subject to status and must meet certain credit criteria. Terms and conditions apply.

Scania Freedom:

The maximum funding period for Scania Freedom is 60 months. Payments must be up to date at the time you give us notice for a payment holiday. Payment holidays are not allowed for the first six months of the agreement. Measured by the anniversary of contract inception date, three regular payments must be made between each group of holiday payments and a maximum of one payment holiday (equating to one or two consecutive months) is permitted per annum. A £295 flat fee is required at the start of the agreement in addition to the Standard Arrangement Fee. Each payment holiday taken will incur an Administration Fee of £295 + VAT.

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