



SCANIA FINANCIAL SERVICES

**TAKES YOUR
BUSINESS
EVEN FURTHER**

SCANIA



FREEDOM

The product

In today's challenging times it's often difficult to manage your cash flow. 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 cash flow 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 the opportunity to reduce outgoings, helping you manage your cash flow.

How it works

Scania Freedom allows you to take a payment holiday each year of your hire purchase agreement, for up to 5 years. Each payment break can be for either one or two consecutive months. So you could take up to 10 months' payment holidays during your agreement or none at all, whichever suits you. A fee is only charged when a payment holiday is requested, offering flexibility and peace of mind. All you need to do is give us 14 days' notice before your normal monthly payment.

What's next

If you take any payment holidays you have the choice of keeping payments the same, adding them to the end of the contract, or keeping the term the same by increasing your monthly payments to cover those missed.



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:

Tomas Gannon
00353 8317 00789

Tomas.Gannon@scania.com

Stephen Paul
00353 8763 66284

Stephen.Paul@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.

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. Three regular payments must be made between each payment holiday. A maximum of one payment holiday per annum is permitted, measured by the anniversary of contract inception date. Each payment holiday taken will incur an administration fee of €295 + VAT.

Scania Finance Ireland Ltd. Registered in Ireland: No. 482137. Registered Office: 6th Floor, South Bank House, Barrow Street, Dublin 4.

Correspondence address: Scania Finance Ireland Ltd, Regus House, Fairbourne Drive, Atterbury, Milton Keynes, MK10 9RG, England. Tel: 00353 8317 00789 Email: Tomas.Gannon@scania.com