

Flexi-Buy

Scania Flexi-Buy is Hire Purchase with the added flexibility of an optional extra payment each year*. With just 14 days' notice, you can pay off up to 20% of your remaining balance without incurring any penalty charges. After you make an additional payment, you have the option of either lowering your future payments, or reducing the length of your repayment period - whichever works best for you.

- You own the vehicle and it shows as an asset on your balance sheet
- Fixed payments each month
- We offer a flexible deposit and repayment programme
- You can budget more accurately
- VAT is fully reclaimable
- Tax writing-down allowances and balloon payments are available
- Interest charges are allowable against tax
- An optional annual payment of up to 20% of your remaining balance
- The option of adjusting the repayment term, lowering the fixed amount – or a combination of both*



Scania Flexi-Buy: 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 plus VAT administration fee, per vehicle, is incurred for any additional payments made each year.

*Terms and conditions apply