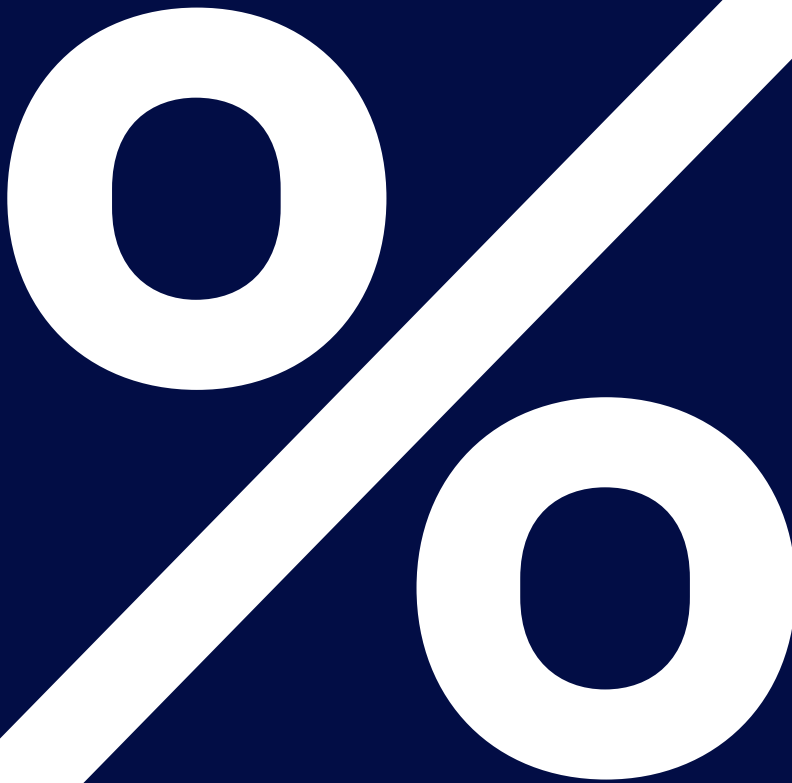
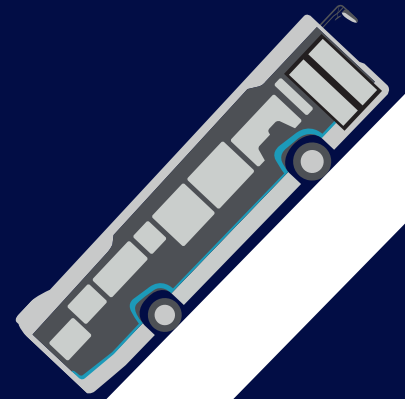


# Freedom

Scania Freedom gives you exactly that – the freedom to take an annual payment of one or two months holiday from your Hire Purchase agreement\*. It's the perfect way to ease your monthly financial commitments and give your cash flow some recovery time. It's a particularly welcome solution if you specialise in seasonal work or experience temporary business difficulties. Simply let us know 14 days before your payment is due and we'll take care of everything, adding any skipped payments to the end of your term at the same fixed price.



- 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
- You can take an annual payment holiday of one or two months
- Up to 10 months' payment holiday over a five-year Hire Purchase agreement

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 plus VAT.

\*Terms and conditions apply