

HONDA FINANCE

GIVING YOU
CHOICE

Honda Finance



Easy. You've chosen the Honda Finance to suit you.
Now there's only one thing left to do, choose your
favourite Honda.

**For more information, or to find your local dealer,
call 0845 200 8000 or visit: honda.co.uk/cars/findadealer**

Your Honda Dealer:



Honda Finance Europe Plc
Cain Road, Bracknell, RG12 1HL England
www.honda.co.uk

Honda Finance Europe plc is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 312541



Please don't bin me.
Pass me on to a
friend or recycle me.

Honda Motor Europe sources
paper responsibly from
manufacturers within the EU.



BLUE SKIES FOR
OUR CHILDREN

HONDA FINANCE

SIMPLE. FLEXIBLE. CONVENIENT.

Providing Honda customers with simple, flexible and convenient finance in the easiest way possible.

WHY HONDA FINANCE?

- > Tailored finance to make your new Honda purchase as easy as possible
- > As part of Honda Motor Company, we offer finance specifically for Honda products
- > No fussy forms, intrusive questions or reams of small print to wade through
- > Authorised and regulated by the Financial Conduct Authority
- > All Honda dealers reviewed by us to ensure the highest standards of expertise
- > Potentially a more cost effective way to finance your Honda than traditional methods

HONDA FINANCE

ISN'T IT NICE TO HAVE CHOICE

When it comes to buying a Honda we want you to have a choice of your favourite model AND how to pay for it.

AFFORDABLE MONTHLY PAYMENTS

With affordable monthly payments, there's every chance you could be choosing a higher grade model than you imagined.

As well as giving you choice, we make buying a Honda easy. None of those fussy forms or intrusive questions. Instead, it's simple, flexible and convenient finance.

Let's start by taking you through our finance products.

HONDA ASPIRATIONS (PCP)

PCP is a flexible and affordable way to finance your Honda, giving you greater choice, and we call it Honda Aspirations.

- 01** You decide on the model.
- 02** We calculate a Guaranteed Minimum Future Value (GMFV) for your car.
- 03** We deduct this GMFV from the price of the car and your monthly payments are based on what's left.
- 04** Honda Aspirations allows your repayments and term to be less than traditional finance, you can change your car more often, PLUS you know what your car's minimum future value will be.*

Once you have paid all your monthly payments you have three choices*:

- 01** You can pay the GMFV and retain your Honda.
- 02** You can return your Honda at no extra charge.
- 03** You can part exchange and renew it for a new Honda.

Retain, Return or Renew. The choice is yours.

* Terms and Conditions apply

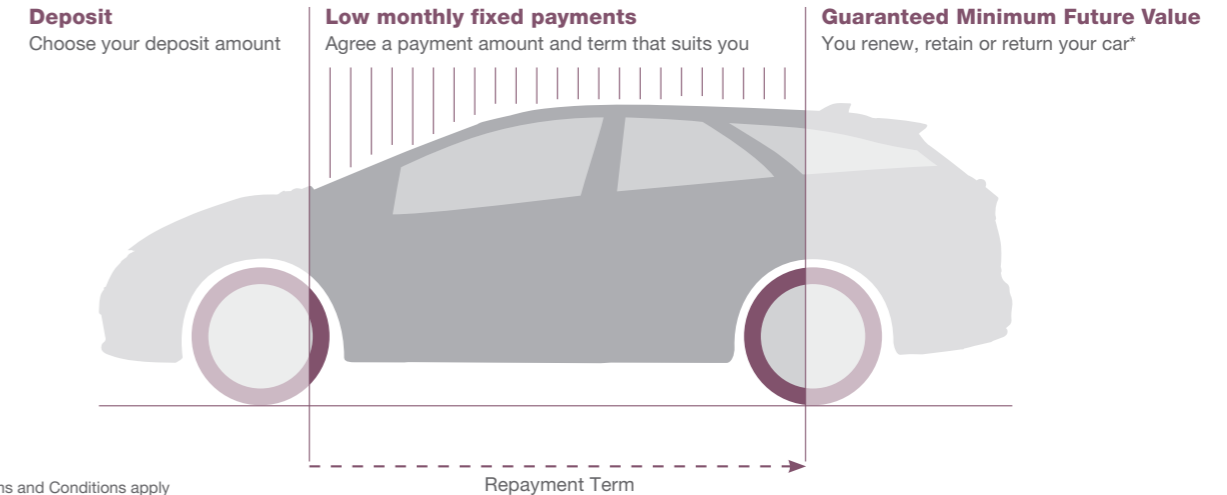
HOW DOES IT WORK?

Start by choosing the Honda you want.

Based on your annual mileage Honda Finance will then set a Guaranteed Minimum Future Value (GMFV) that your car will be worth at the end of the agreement.

Your monthly payments and deposit are then calculated on the difference between the car's total purchase price and the GMFV.

By guaranteeing your Honda's future value, your monthly payments are reduced meaning they could be more affordable than traditional Hire Purchase or a Personal Loan.



* Terms and Conditions apply

HONDA FINANCE **HIRE PURCHASE (HP)**

Simplicity and Affordability - pay a deposit, then regular monthly payments.

With Hire Purchase it's as simple as it comes.

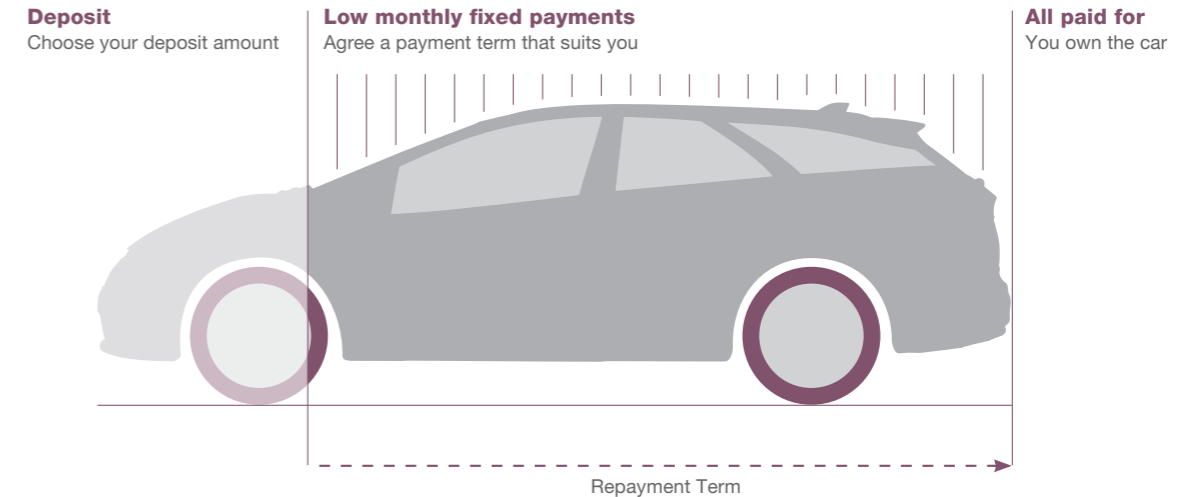
- > With a fixed amount to pay each month you know exactly how much your Honda costs at any time until it's paid off.
- > At the end of the term, provided you have paid each monthly payment, you own the car outright.

HIRE PURCHASE (HP) **HOW DOES IT WORK?**

Start by choosing the Honda you want.

Then decide on the amount of deposit you want to pay and the length of payment term you want.

The difference between the car's total purchase price and the deposit is then divided by the number of months to calculate the low monthly fixed payments.



PERSONAL CONTRACT HIRE (PCH)

Simplicity and Convenience - fixed monthly costs without the burden of ownership.

Personal Contract Hire is a type of rental agreement for people that prefer to hire vehicles rather than own them outright. It provides an attractive option with many benefits.

- > Low initial outlay and fixed rental amounts for easy budgeting
- > No concerns over the residual value or disposal of your car at the end of contract*
- > Flexibility to change your contract term and mileage should your circumstances change
- > Optional maintenance package to cover servicing costs

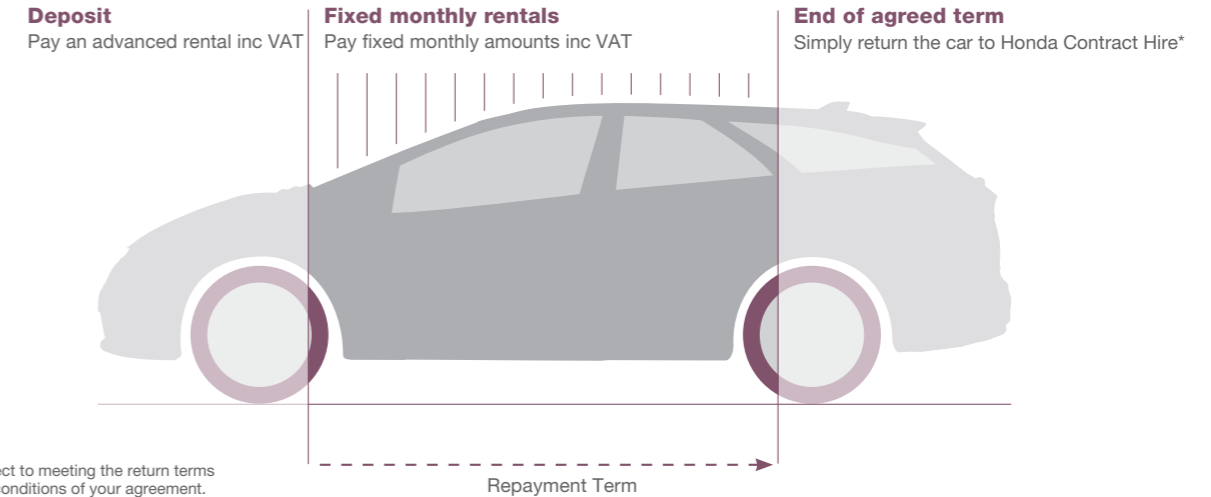
*Subject to meeting the return terms and conditions of your agreement.

HOW DOES IT WORK?

Start by choosing the Honda you want.

Then, by estimating your annual mileage and deciding on the length of payment term that suits you, we can calculate the fixed monthly rental.

After paying a deposit you drive the car away and at the end of that period you simply give the car back*. No residual value concerns or disposal worries. It really is that simple.



*Subject to meeting the return terms and conditions of your agreement.

HONDA FINANCE **PCH TERMS AVAILABLE**

Rentals are available across the Honda car range on a variable term, variable mileage per annum, maintained and non-maintained basis.

TERMS

- > Minimum 24 months – Maximum 60 months
- > Minimum mileage 5,000 per annum.
Maximum contract mileage 150,000 – Diesel Vehicles
Maximum contract mileage 120,000 – Petrol Vehicles
- > Optional maintenance package to cover service costs
- > Road Fund Licence included for the duration of the agreement
- > Excess mileage and other charges may apply dependent on the mileage and condition of the vehicle at the end of the contract

HONDA FINANCE **MAINTENANCE**

In addition to Personal Contract Hire offering you a tailored monthly rental, a flexible choice of maintenance packages are also available.

BENEFITS

Depending on the maintenance package you select, the benefits are as follows:

- > Routine Servicing
- > Maintenance
- > Tyre Replacement
- > Relief vehicle replacement in the event of an accident, breakdown, vandalism & servicing.

For information on the above, please ask for details.

TREATING CUSTOMERS FAIRLY (TCF) POLICY

TCF is embedded within the culture of the global Honda Group of companies as an integral part of the Honda Philosophy of which 'Respect for the individual' is a core element. Every Honda associate is trained in the Honda Philosophy and are taught the meaning of 'equality' which is: 'Equality means to recognise and respect individual differences in one another and treat each other fairly'.

At Honda Finance Europe all of our activities and processes are designed to meet with the six consumer outcomes:

1. Consumers can be confident that they are dealing with a firm where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of the identified consumer groups and are targeted accordingly.
3. Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where consumers receive advice, the advice is suitable and takes account of their circumstances.
5. Credit provided by Honda Finance Europe Plc. Cain Road, Bracknell, Berkshire RG12 1HL. Honda Finance Europe plc is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 312541.
6. Consumers do not face unreasonable post-sale barriers imposed by the firm to change product, switch provider, submit a claim or make a complaint.

4. Where consumers receive advice, the advice is

TERMS AND CONDITIONS

Indemnities may be required in certain circumstances.

Finance is only available to persons aged 18 or over subject to status.

Any Guaranteed Future Value will be used to pay the final payment if the car is returned after the last monthly payment, provided the car has been serviced in accordance with the Honda service book, is in good condition and the maximum permitted mileage has not been exceeded. All information is correct at time of publication but may be subject to change.

Consumers are provided with products that perform as they have been lead to expect, and with a similarly acceptable standard of associated service.

QUESTIONS & ANSWERS

Q. Who can apply?

A: We welcome applications from anyone aged 18 or over, who lives in the UK.

Q. How much can I borrow on Hire Purchase and Honda Aspirations?

A: Any amount from £1500 up to the price of the car.

Q. Over what length of time can I borrow?

A: Repayments on Hire Purchase can be made over any period between one and five years. The maximum period on Honda Aspirations is 48 months.

Q. How much deposit will I need?

A: It depends on your circumstances and the finance product, but in most instances your part exchange can be your full deposit.

Q. Is the interest rate fixed or variable?

A: The rate is fixed at the time you apply, giving you the security of knowing your repayments will not change.

Q. Does the interest rate vary depending on my credit rating?

A: No – unlike most banks and other lenders, Honda Finance will not penalise you for a lower credit rating. However, as a responsible lender, credit acceptance is subject to status.

Q. Are there lots of forms to fill in?

A: No – the application process is simple. The dealer will ask you the necessary questions and fill out the forms with you in the dealership.

Q. How long does it take to set up the finance agreement?

A: The agreement can be set up in the showroom and decisions can sometimes be made instantly.

Q. What do I do if I have a question you have not answered?

A: Contact your local dealer or visit us at www.honda.co.uk/finance. Honda Finance is committed to lending responsibly and is also a member of the Finance and Leasing Association and subscribes to their Lending Code. A copy of this can be obtained at www.fla.gov.uk.

Q. What if I wish to make a complaint?

A: If you wish to make a complaint please contact your supplying Honda dealer.