
HONDA
HONDA
GIVING YOU CHOICE
HONDA
Financial Services

FINANCE AS INDIVIDUAL AS YOU ARE

Honda Finance Europe Plc, trading as Honda Financial Services, is part of the Honda Motor Company, so no one is better placed to provide you with the most appropriate and convenient funding solution for getting you into your new motorcycle.

Here at Honda Financial Services, we're committed to doing everything we can to help you purchase your new motorcycle, with a choice of flexible finance options to suit your needs.

We have the following products available.

- **Personal Contract Purchase (PCP)**
- **Hire Purchase (HP)**
- **Restricted Use Loan (RUL)**

We've been providing Honda customers with simple, flexible and convenient ways to pay for their dream motorcycle for over 25 years. So we know what matters to you. Great customer service, fixed interest rates for easy budgeting, jargon-free explanations – plus the reassurance that we're part of the trusted and reliable Honda brand.

Credit provided by Honda Finance Europe Plc, trading as Honda Financial Services, authorised and regulated by the FCA (312541)







CONSUMER DUTY

The Financial Conduct Authority (FCA)'s Consumer Duty requires businesses to act to deliver good outcomes to retail customers.

At Honda Financial Services, we place good customer outcomes at the core of our business, working hard to ensure that our customers are supported during their journey with us.

We strive to deliver positive outcomes for our customers across the FCA's four Consumer Duty outcomes:

Customer Understanding: Our financial promotions and customer documentation are designed to be as clear as possible.

Customer Support: Our dedicated Customer Support team are on hand to provide you with any support you might need.

Products and Services: Our products are designed to be as flexible as possible, with a range of options to suit your needs.

Price and Value: We design products and services that offer fair value for the price you pay.



OUR FINANCE PRODUCTS

Personal Contract Purchase (PCP)

Personal Contract Purchase is a finance product offered by Honda Financial Services that provides a flexible funding solution and can offer lower monthly payments than some alternative finance products.

How it works

- Firstly, choose the motorcycle you want and agree how much deposit you would like to put down.
- Estimate how many miles you will ride each year and agree how long you would like your agreement to run, between two and four years.
- We will then use this information to calculate a Guaranteed Future Value (GFV). This is what we predict the value of your motorcycle to be worth at the end of the agreement.
- The Guaranteed Future Value is deferred until the end of your agreement.
- Because this value is based on your estimated mileage, it is important to give an accurate estimate, as you may have to pay excess mileage charges if you exceed your total agreed mileage for the agreement.
- Your monthly payments are worked out on the difference between the GFV and the price of the motorcycle once your deposit has been taken off and interest added. This means you typically have lower monthly repayments than with Hire Purchase.
- At the end of your agreement you have the flexibility of 3 options.

Retain – Providing you have made all of your monthly payments you can keep your motorcycle by paying the final payment (Guaranteed Future Value) and the option to purchase fee and you will then own the motorcycle outright.

Return – As long as you're up to date on your monthly payments you can hand your motorcycle back to us without paying the final payment (Guaranteed Future Value). If you decide you would like to return your motorcycle back to us without paying the final payment, please contact us on 0345 128 8909. If you have exceeded your agreed mileage or the motorcycle is not in a good condition, then there may additional charges to pay. Excess mileage charges will be explained before you sign the agreement, so you will know what these may be if you go over your estimated mileage.

Renew – Depending on its value, you can part exchange your motorcycle and subject to market value conditions, this should cover off the cost of the final payment. Then together with your Honda dealer, you can start looking for your next Honda.

Don’t worry... we’ll write to you towards the end of your PCP agreement and remind you about the options available to you.

The interest rate and monthly payments are fixed at the time of application – great for budgeting and peace of mind.

Important information to consider

There are some aspects of Personal Contract Purchase (PCP) that you need to be aware of to help you make an informed choice to decide if PCP is right for you.

As your PCP agreement includes a Guaranteed Future Value (GFV) you have the ability to return the motorcycle to us (subject to the terms of the agreement). This provides you with some protection from market depreciation.

You have the right to withdraw from your PCP agreement within 14 days from the start of your agreement. You can also partially or fully settle your agreement at any time (subject to the terms of the agreement).

Personal Contract Purchase may not be the right finance product for you for the following reasons:

If you are a high annual mileage user then PCP is unlikely to be suitable for you as there is a maximum total contracted mileage limit.

If you prefer to change your motorcycle after more than 4 years then PCP may not be right for you as the maximum PCP term is 4 years.

Interest is payable on the amount you borrow including the Guaranteed Future Value (GFV). The Total Amount Payable (the overall cost) is likely to be higher than a Hire Purchase agreement with the same loan amount and term, as your balance will reduce slower due to the deferred GFV.

If you do more miles than you estimated and/or there is damage to the motorcycle, there may be additional charges if you decide to return your motorcycle to us.

You are not guaranteed to have any equity at the end of the agreement if market conditions mean your motorcycle is worth less than the GFV.

This may mean you will require an additional deposit if you choose to part exchange at the end of the agreement.

You will own the motorcycle outright once all regular payments, GFV and any option to purchase fees are paid.

Choose the right product

Personal Contract Purchase may not be right for you so, please review our other finance products, or speak to your Honda dealer to make sure you choose the right product to suit your needs.

It is important that the product you choose should provide a monthly payment that is sustainable, whilst also meeting your needs and circumstances best. Your Honda dealer will be happy to assist you with this.



PERSONAL CONTRACT PURCHASE

Deposit

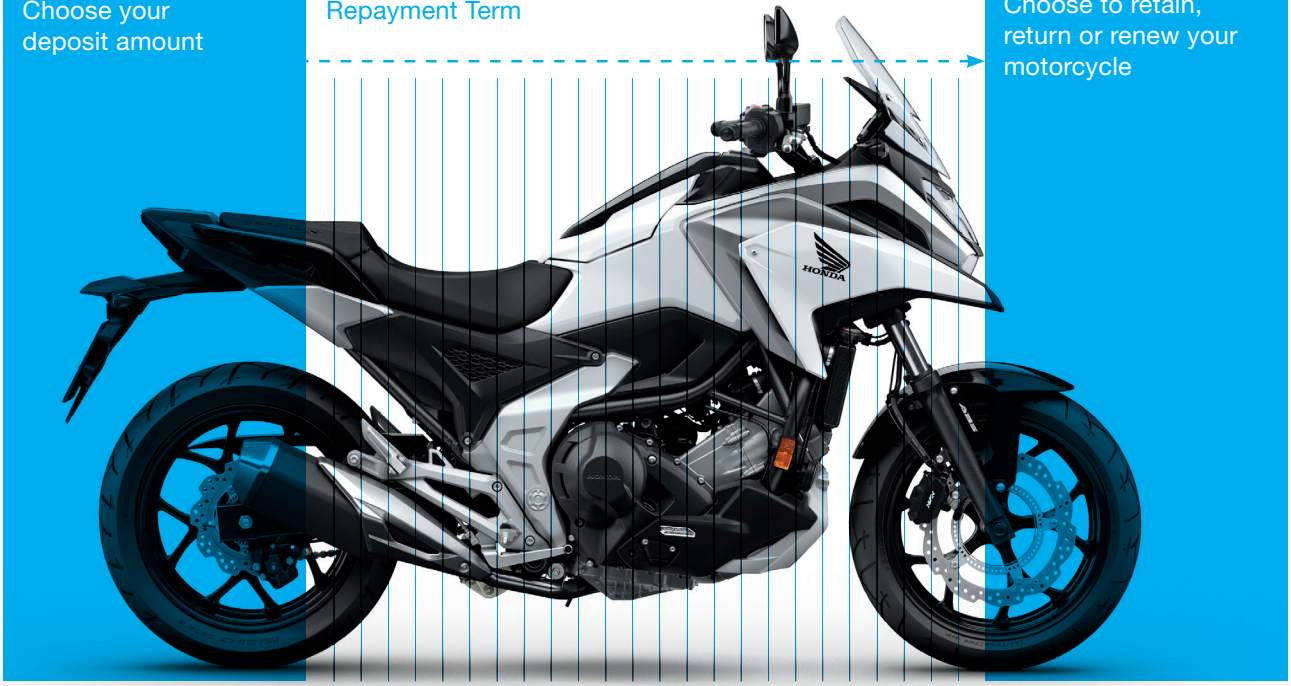
Choose your deposit amount

Fixed monthly payments

Repayment Term

Guaranteed Future Value (GFV)

Choose to retain, return or renew your motorcycle



OUR FINANCE PRODUCTS

Hire Purchase (HP)

Hire Purchase is the simplest and most straightforward way Honda Financial Services can help you to fund your new Honda. The interest rate and monthly payments are fixed for the duration of the agreement and when the last payment is made, the motorcycle is all yours.

How it works

- Choose the motorcycle you want and agree how much deposit you would like to put down.
- Before you start your agreement, you can adjust the term to best suit your ideal monthly budget, from anywhere between one and five years.
- The remaining cost of the motorcycle, plus interest, is paid in equal monthly payments.
- Once you've paid all the monthly payments and the option to purchase fee, you own the motorcycle outright.
- You could then choose to go back to your Honda dealer and part exchange your motorcycle for another new Honda.

Don't worry... we'll write to you towards the end of your HP agreement and remind you about the options available to you.

The interest rate and monthly payments are fixed at the time of application – great for budgeting and peace of mind.



Important information to consider

There are some aspects of Hire Purchase that you need to be aware to help you make an informed choice to decide if HP is right for you.

There are no mileage restrictions as part of the finance agreement.

The Total Amount Payable (overall cost) is typically lower than Personal Contract Purchase on an agreement over the same term.

You have the right to withdraw from your HP agreement within 14 days from the start of your agreement. You can also partially or fully settle your agreement at any time (subject to the terms of the agreement).

Hire Purchase may not be the right finance product for you for the following reasons:

With Hire Purchase there is no deferred payment amount (the Guaranteed Future Value or GFV) so you may pay more a month compared to PCP.

Because there is no GFV, you have less protection against depreciation than with a PCP.

You will not own the motorcycle outright until all regular payments and any option to purchase fees are paid.

To keep monthly payments down, you may need to take your loan over a longer term.

Choose the right product

Hire Purchase may not be right for you so please review our other finance products, or speak to your Honda dealer, to make sure you choose the right product to suit your needs.

It is important that the product you choose should provide a monthly payment that is sustainable, whilst also meeting your needs and circumstances best. Your Honda dealer will be happy to assist you with this.



HIRE PURCHASE

Deposit

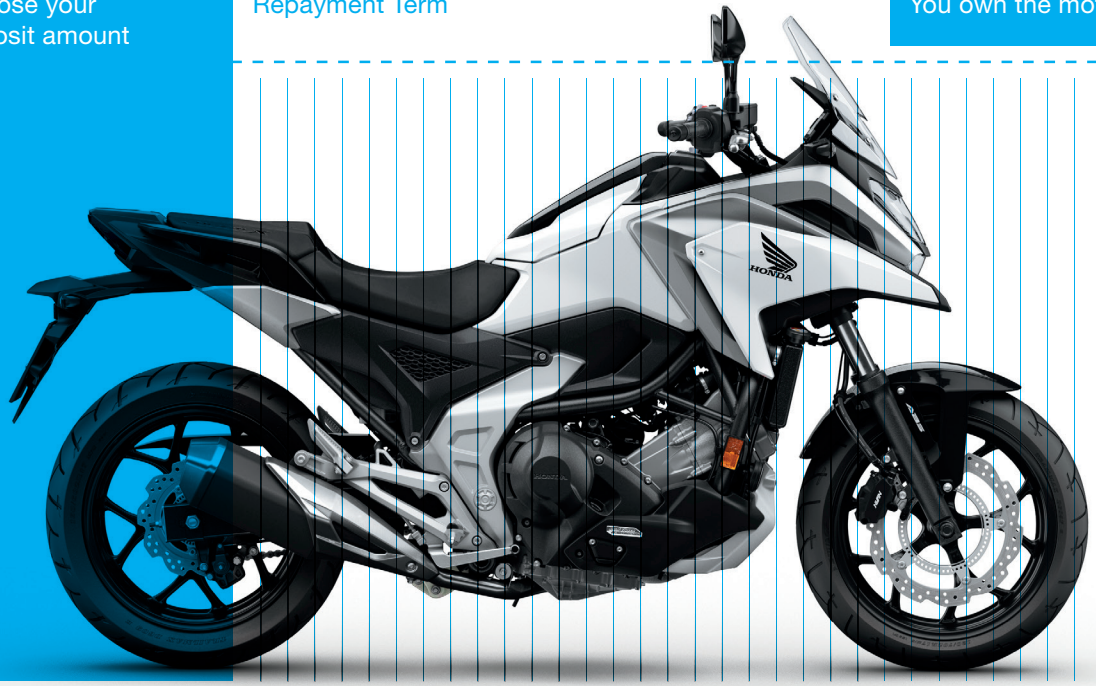
Choose your deposit amount

Fixed monthly payments

Repayment Term

All paid for

You own the motorcycle



OUR FINANCE PRODUCTS

Restricted Use Loan (RUL)

Restricted Use Loan is a finance product from Honda Financial Services to help finance accessories, clothing or even your new Honda bike. It allows you take ownership of the goods from the start of your agreement.

How it works

- Choose the motorcycle, clothing and accessories you want. Once you've decided what products you would like to finance, agree how much deposit you'd like to put down.
- You can then adjust the term to best suit your ideal monthly budget, anywhere between twelve and sixty months. For any clothing and accessories that you decide to fund using RUL, the term of the agreement is anywhere between twelve and thirty six months.
- The rest of the cost of the motorcycle, clothing or accessories, plus interest, is paid in equal monthly payments.
- A Restricted Use Loan provides you with instant ownership of the goods, as you can use the funds to purchase them. You then pay all the agreed loan instalments until the loan value and interest has been paid in full.

Don't worry... we'll write to you towards the end of your RUL agreement and remind you about the options available to you.

The interest rate and monthly payments are fixed at the time of application – great for budgeting and peace of mind.



Important information to consider

There are some aspects of Restricted Use Loan (RUL) that you need to be aware to help you make an informed choice to decide if RUL is right for you.

If you use our RUL to fund your motorcycle, there are no mileage limits as part of the finance agreement.

If you use our RUL to fund your motorcycle, the Total Amount Payable (overall cost) is likely to be lower than PCP on an agreement over the same term.

You have the right to withdraw from your RUL agreement within 14 days from the start of your agreement. You can also partially or fully settle your agreement at any time (subject to the terms of the agreement).

You take ownership (title) of any goods purchased with the loan at the start of the agreement, not when you make the final payment. Unlike a PCP or HP agreement, our RUL is not secured against the motorcycle.

If applicable, clothing and accessories not linked to the motorcycle can be included or funded separately using our RUL Product. If funded separately there is a maximum term of 36 months.

Restricted Use Loan may not be the right product for you for the following reasons:

With RUL there is no deferred payment amount (Guaranteed Future Value) so you may pay more a month compared to Personal Contract Purchase.

There are less rights under the Consumer Credit Act (CCA) which means you have no Voluntary Termination or Repossession Rights, which are available with a Hire Purchase or a Personal Contract Purchase agreement.

Choose the right product

Restricted Use Loan may not be right for you so please review our other finance products or speak to your Honda dealer, to make sure you choose the right product to suit your needs.

It is important that the product you choose should provide a monthly payment that is sustainable, whilst also meeting your needs and circumstances best. Your Honda dealer will be happy to assist you with this.



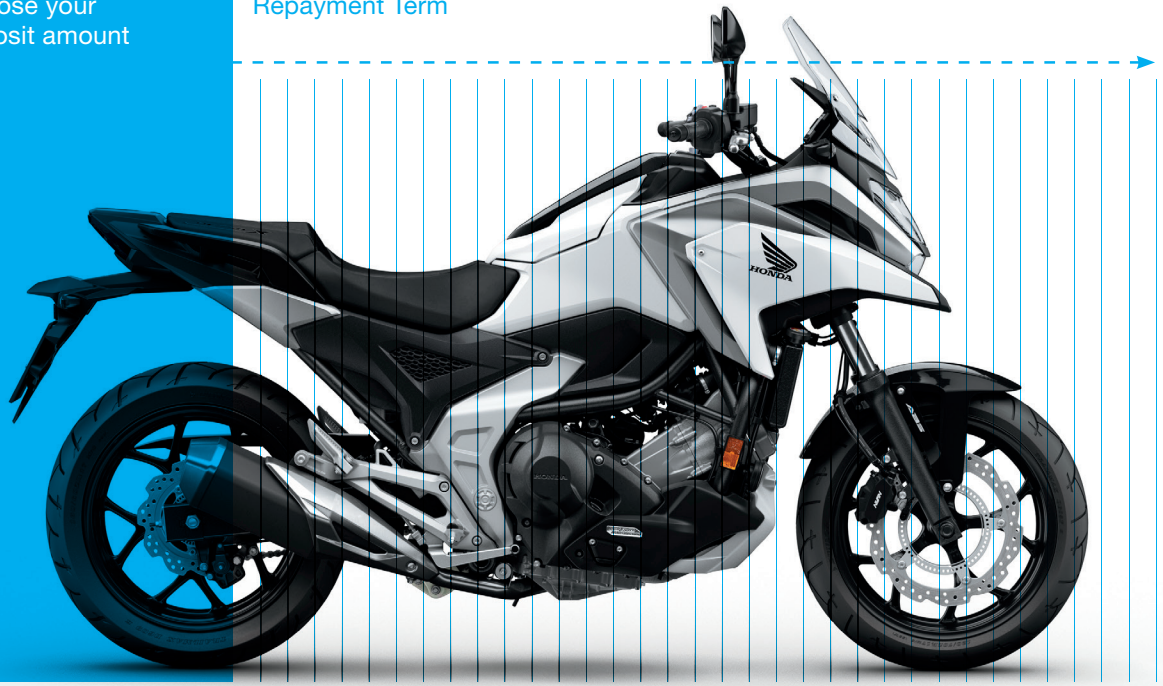
RESTRICTED USE LOAN

Deposit **Fixed monthly payments** **All paid for**

You own the motorcycle

Choose your deposit amount

Repayment Term



KEEPING IN TOUCH

- You can sign your finance documents at home with our remote digital signing facility – or at your local Honda dealer if you prefer.
- We'll send you a welcome pack letter and a personalised welcome video (if you have provided us with your email address) which will tell you everything you need to know about your finance agreement.
- We'll send you annual statements, showing payments made and the outstanding balance.
- If you have given permission to do so, your Honda dealer will be in contact with you towards the end of your agreement to discuss the options that are available to you.
- We'll write to you before the end of your agreement and provide details of the options available to you.
- When all payments have been made, we'll write to you to confirm the agreement has ended.

You can make extra payments whenever you want – with the option to reduce monthly instalments, agreement term or the final amount due.

If you have any questions, please contact our dedicated UK-based Customer Support team:
Call: 0345 128 8908
Email: hfe.customerservice@honda-eu.com

FREQUENTLY ASKED QUESTIONS

YOUR FINANCE APPLICATION

Who is eligible for finance with Honda Financial Services?

- Anyone who has lived in the UK for at least 3 years.
- Over 18 years old.
- Holds a valid driving licence.
- Has an email address and mobile number.
- Holds a UK personal current account for the purposes of making the monthly repayments by direct debit.
- Has a regular income to cover repayments.
- Will be the registered keeper of the vehicle.

How much deposit will I need?

You can pay as much deposit as you like provided it is within the minimum and maximum deposit limits that we set for Hire Purchase (HP), Personal Contract Purchase (PCP) and Restricted Use Loan (RUL) Because there is a lump sum to pay at the end of the agreement on PCP, the maximum deposit on a PCP is set much lower compared to HP.

If you have a part exchange, you can add some or all the value of this as your deposit, up to the maximum deposit that we set.

Will the interest rate change?

The interest rate and monthly payments are fixed at the time of application and won't change, allowing you to budget accurately.

How long does it take to get a credit decision?

Depending on your circumstances, you could get a decision straight away. In some instances, we may need some more information and it could take a little longer.

Where do I sign my finance documents?

We will normally send you an email to enable you to sign at home with our remote digital signing facility. As an alternative, you can sign at your chosen Honda Dealership.

How long is my finance quote valid for?

Your Honda Financial Services quote is valid on the date of issue. After this date, the figures may change, and you may need a new quotation. If you are happy with your quotation, you will need to pay a holding deposit to secure your finance offer. We would ask that you complete and submit your finance application within 14 days of your order.

How long is my finance offer valid for?

After 90 days from acceptance, your finance offer will expire. Once your finance offer has expired you do not need to do anything straight away, because at around 21 days before you collect your vehicle, the Dealership will contact you and you will be required to resubmit your application. When the Dealership contacts you, they will update the application and record any changes for the following two circumstances:

1. Where your personal information has changed since you made your original application.
2. Any changes to the financials resulting from a change to the part exchange value, change to outstanding finance or changes requested by you.

If your personal circumstances or the financials change, it is possible that these changes could adversely affect your credit rating or ability to repay your agreement, and therefore, could result in Honda Financial Services declining your finance application at this point. If this were to happen, a full refund of holding deposit will be made.

It is important to note that even though the finance offer expires after 90 days, we will protect the price of the motorcycle and the terms of the original finance offer. This means that if you are reaccepted for finance, it will be on the original terms that you agreed when you made your first application. As before, we will provide you with a finance offer, and this will be valid for 90 days.

What is Open Banking?

Open banking is used in financial services to check that customers can afford the monthly payments they have applied for, without asking for copies of bank statements. Honda Financial Services may use this service during the application process, and we will always ask for your consent first.





YOUR AGREEMENT WITH US

What documents will I receive from Honda Financial Services?
When you sign the finance agreement, you will receive an agreement pack which will include:

- Pre - Contract Credit Information ("PCCI")
- A copy of your agreement
- A copy of our privacy notice.

After you collect your new motorcycle, you will also receive a welcome letter and a personalised welcome video if you have provided us with your email address.

During your agreement you will receive an annual statement, showing payments made and the outstanding balance. We will write to you before the end of your agreement and provide details of the end of contract options available to you.

When all payments have been made (including any applicable fees), we will write to you again to confirm the agreement has ended.

I'd like a copy of my agreement, a payment schedule, or more information on fees and charges
Please contact Customer Support on 0345 128 8908 and we will be happy to arrange for this to be provided.

What is the difference between my total outstanding balance and my settlement amount?
The total outstanding balance includes all capital, interest and fees that you will pay if you continue to pay your agreement monthly as scheduled until its end date. An early settlement amount includes a rebate of interest which you may be entitled to for paying off your agreement early.

Can I access my Honda Financial Services account online?
This option is not yet available for Honda Financial Services customers. **Please contact Customer Support on 0345 128 8908** and we will be happy to help. Our opening times are Monday to Friday.

Is it possible to extend my agreement?
Your agreement cannot be extended. However, if you are experiencing financial difficulties, **please contact our team on 0345 128 8909** and we will be happy to assist you.

Will I receive anything once I have paid off my agreement?
You will receive a letter from us confirming that the agreement has come to an end.

How do I update my personal details on my agreement?
Please contact Customer Support on 0345 128 8908 or email us at hfe.customerservice@honda-eu.com and we will be happy to assist you and make any updates to your account that you require.

How do I update my bank details for my agreement?
Please contact Customer Support on 0345 128 8908 or email us at hfe.customerservice@honda-eu.com and we will be happy to update your details.

How do I update my vehicle registration number on my agreement?
Please contact Customer Support on 0345 128 8908 or email us at hfe.customerservice@honda-eu.com and we can update your new registration number.

What if my circumstances change?
We understand that personal circumstances can change at any time, including during the period of your agreement. If things feel difficult or you need extra support, please know that we are here to help wherever we can.

If you need assistance, **please contact Customer Support on 0345 128 8908 or email us at hfe.customerservice@honda-eu.com**. We will be happy to talk through your options and offer support.

You can also access free and impartial advice from the following organisations:

Citizens Advice – **www.citizensadvice.org.uk/debt-and-money/**

StepChange – **www.stepchange.org | 0800 138 111**

National Debtline – **www.nationaldebtline.org | 0808 808 4000**

MoneyHelper – **https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator | 0800 138 7777**

Mental Health & Money Advice – **www.mentalhealthandmoneyadvice.org/en/managing-money/cost-of-living-crisis-and-your-mental-health/**

Debt Advice Foundation – **0800 043 40 50**





Will I be charged for excess mileage if I return my vehicle to Honda Financial Services at the end of my Personal Contract Purchase (PCP) agreement?
Mileage allowances are agreed with you prior to entering your agreement. Where the mileage allowance has been exceeded and you chose to return the vehicle at the end of your PCP agreement, charges are applicable on a per mile [+ VAT] basis. This charge is due upon returning the vehicle. Please note, it is important to be as accurate as you can when setting your annual mileage for your PCP agreement. This will reduce the likelihood of incurring excess mileage charges.

MAKING A PAYMENT TO US

How can I make payments?
Your normal monthly payments will be paid by direct debit. If you wish to make a lump sum payment to the agreement, pay your arrears or early settle your agreement in full, you can pay by bank transfer or debit card over the phone. To do this, **please contact Customer Support on 0345 128 8908** and we will be happy to help.

Can I make a payment over the phone and by card?
We are happy to accept payments over the phone by credit or debit card. Please be aware that the maximum amount we can accept by Debit or Credit Card is £1,000 and the card must be in the customer's name.

How do I change my payment date?
Please contact Customer Support on 0345 128 8908 and we will be happy to discuss the options available to you. Please note that there is a limit to how far out and when you can move your payment date.

Do you charge for me to change my details/payment date?
No, there is no charge for these amendments. **Please contact Customer Support on 0345 128 8908** and we will be happy to help.

Can I refinance my final payment with you?
This option isn't presently available. You can discuss this option with your Honda Dealer. Please refer to the information in this Personal Contract Purchase Product Guide for full information on the options available to you at the end of your agreement.

Can I pay off my finance agreement early?
Yes. You can make lump-sum repayments as often as you like or pay off the whole amount early. This could reduce the amount of interest due – in which case, you'll get a rebate based on a statutory formula set out in the Consumer Credit Act 1974 (CCA).

If you have a Personal Contract Purchase agreement and make a lump-sum payment, you have three options: reduce the final amount due at the end of the agreement, reduce the term of the agreement, or reduce your monthly payments. If you have a Hire Purchase agreement and make a lump sum payment, you have two options: reduce the term of the agreement or reduce your monthly payments.

There is no penalty for settling early. **Please contact Customer Support on 0345 128 8908** and we will be happy to give you a settlement quotation.

How is the early settlement figure calculated?
We'll take into account the amount outstanding, the interest rate, the option to purchase fee if applicable and the length of time left on the agreement. Any rebate of interest will be based on a statutory formula set out in the Consumer Credit Act 1974 (CCA). Contact us by phone or post or speak to your Honda Dealership to ask for an early settlement figure. The figure will be valid for 28 days – if you don't settle your finance within this time, you'll need to get an updated figure.

How is interest calculated?
The rate of interest is detailed within your finance agreement. The monthly payments towards the beginning of the agreement include a higher proportion of interest than the later monthly payments.

What happens if another monthly payment is taken by direct debit after I have paid the settlement figure?
You won't need to contact us or reclaim this amount. Any overpayments made will be refunded automatically to the bank account you pay your monthly payments through.

Do I get a refund if I made an overpayment in error?
Yes you will receive a refund for any unintentional overpayments made. Any overpayments made will be refunded automatically to the bank account you pay your monthly payments through.





Can I pay off all my instalments and leave just the Optional Final payment?
If you wish to discuss a lump sum payment, **please contact Customer Support on 0345 128 8908** and we can discuss the options available to you.

Can I increase my monthly payments?
This option isn't available. However, you can choose to make payments in addition to your monthly direct debit amount as often as you like. **Please contact Customer Support on 0345 128 8908** and we can discuss the options available to you.

What if my ability to maintain payments changes?
If you are worried about making a payment, please contact us as soon as possible.

We understand that situations can change, and we are here to support you.

You can reach Customer Support on 0345 128 8908.

If payments are not made in full and on time, and after giving you any notice required by law, Honda Financial Services may need to end your agreement. If this happens, your account may be passed to a collection's agency, and additional fees may be added to your balance.

We also share information with credit reference agencies. This means that missed payments can affect your credit rating and may make it harder for you to obtain credit in the future.

Speaking with us early gives us the best chance to understand your situation and work with you to find the right support.

My motorcycle has been written off/stolen and I am waiting for the money from the insurance company. Should I stop my monthly payments?
It's important that you maintain your payments under the terms and conditions of the agreement until you have been able to settle your finance agreement in full.

FURTHER INFORMATION

My motorcycle has been damaged. What should I do?
Please report the damage to your insurance company in the usual way. If you would like to discuss this further, **please contact Customer Support on 0345 128 8908**.

Can I sell my vehicle?
You will be the registered keeper (with a V5 document from the DVLA to prove it) but the 'legal title' of the vehicle will belong to Honda Financial Services until you make the final payment (including any applicable purchase fees). This means that if you want to sell the vehicle before the end of your Personal Contract Purchase or Hire Purchase agreement, the outstanding amount will have to be settled in full.

Will my Honda Dealership be paid a commission?
If you are buying a new or used motorcycle, Honda Dealers are credit brokers, not lenders. Honda Dealers are not authorised to provide financial advice or recommendations because they are not independent financial advisors.

If you enter into a finance agreement with Honda Finance Europe plc for a new or used motorcycle, the Dealer may receive a commission or reward from us. Commission may be calculated based on either a fixed amount or a percentage of the amount you borrow. Any such amounts will not affect the amounts you pay to Honda Finance Europe plc under your finance agreement. Before proceeding, we will disclose the amount and basis of any such payment and obtain your consent prior to the completion of your finance agreement.

Honda Dealers may introduce you to Honda Finance Europe plc or to other finance providers. Where another finance provider is used, your Honda Dealer is required to inform you of any commission or reward paid to the Honda Dealer. You may request further information about these arrangements from your Honda Dealer.

I would like to make a complaint
We take customer satisfaction very seriously. If you don't believe our service has reached our usual high standards, **contact your Dealership or contact Customer Support on 0345 128 8908** and we will be happy to help. You can also **email us at hfe.customerservice@honda-eu.com** or **write to us at Honda Financial Services, Cain Road, Bracknell RG12 1HL**.



Terms & Conditions

Indemnities may be required in certain circumstances. Finance is only available to UK Residents aged 18 or over, subject to status.

All information is correct at time of publication but maybe subject to change.

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.

MOTORCYCLE REPRESENTATIVE FINANCE

Example Terms and Definitions

Terms	Definitions
Repayment Term	The length of time you agree to pay back your finance.
Monthly Payment	Your monthly payment amount.
Interest Rate P.A. (Fixed)	A fixed rate of interest that will remain unchanged for the term of your finance agreement.
APR Representative	Annual Percentage Rate (APR) is the yearly percentage interest rate charged to you as the cost to borrow money each year including fees.
Cash Price	The Cash Price is the drive away price of the motorcycle, including the motorcycle's price, the cost of registration, road tax, insurance, any chosen options, and any other costs needed to drive your new motorcycle on the road legally. It excludes any products/services that can't be financed.
Customer Deposit	An initial payment paid by you towards the cost of the vehicle. This is paid before delivery.
Honda Deposit Contribution	An amount of money that Honda contributes to your deposit.
Total Deposit	This amount combines your customer deposit and any Honda deposit contribution.
Total Amount of Credit	Amount you choose to borrow and that Honda lends you.
Total Charge for Credit	The charges for borrowing that you will be required to pay. It includes the interest chargeable, plus any administrative fees and costs.
Total Amount Payable	The total amount you will pay under your finance agreement. It includes your deposit, any deposit contribution, all monthly payments, an Optional Final Payment (if applicable) and any fees.
Optional Final Payment excluding Option to Purchase Fee	The final payment covers the full remaining balance of the finance. You can pay this and the Option Fee to own the car or hand the car back to Honda (subject to mileage & condition).
Option to Purchase Fee	The fee payable with the final payment, that officially transfers title from the finance company to the customer. The fee paid to Honda Financial Services is £10.
Excess Mileage Charge (excludes VAT)	Excess Mileage charge is the amount you will pay per mile if you exceed the contracted mileage limit. The amount shown excludes VAT.

SUMMARY OF OUR FINANCE PRODUCTS

Product	Hire Purchase (HP)	Personal Contract Purchase (PCP)	Restricted Use Loan
New + Used Motorcycles	✓	✓	✓
Minimum balance to finance	Typically £1000*	Typically £1500*	£300 (max balance £7500)
Length of Agreement	New Motorcycle: From 12 to 60 months Used Motorcycle: From 12 to 60 months (subject to age of motorcycle)	New Motorcycle: From 24 to 49 months Used Motorcycle: From 24 to 49 months – motorcycle cannot be more than 9 years at the end of the agreement	New Motorcycle: From 12 to 60 months Used Motorcycle: From 12 to 60 months
Deposit	Zero deposit may be available	Zero deposit may be available	Zero deposit may be available
Miles per annum allowed	Not applicable	New: 4k to 12k per annum Used: 4k to 12k per annum [max total miles 37k]	Not applicable
Fixed Monthly payments	✓	✓	✓
Optional Final Payment (GFV Guaranteed Futue Value)	✗	✓	✗
Maximum permitted age of motorcycle at end of agreement	New Motorcycle: 5 years Used Motorcycle: 15 years	New Motorcycle: 4 years Used Motorcycle: 9 years	New Motorcycle: 5 years Used Motorcycle: 10 years
Ownership option at the agreement end	✓ After any applicable option to purchase fee has been paid	✓ After GFV and any applicable option to purchase has been paid	✓ Ownership from start of agreement
End of contract goods return option	✗	✓ Return conditions apply	✗
Mileage + condition restrictions / charges	✗	✓ Refer to agreement	✗
Ability to amend annual mileage in life	✗	✗	✗
Voluntary termination	✓ Return conditions apply	✓ Return conditions apply	✗
Early settlement option	✓	✓	✓
Insured adequately against all risks and for the vehicle's full replacement value	✓	✓	✗
Ability to amend monthly payment due date	✓	✓	✓
Optional maintenance packages available	Service plans available	Service plans available	Service plans available

What's next? Choose the Honda you want and talk to your local dealer about the finance product that's right for you.

Find your local Honda dealer **Call 0845 200 8000**

Visit honda.co.uk/motorcycles

Your Honda Dealer:

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

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