



Jiffy Trucks uses **The Oxford Funding Company Ltd**, to help our clients find the right finance package to buy our vehicles. The Oxford Funding Company can source the best rate, terms and type of finance that are available in the market for each individual customer.



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Summer 2010 Price List

There are two types of finance offered:

Lease Finance

For business users. Very tax efficient, spreads the VAT over the terms of the agreement. There is one extra nominal payment at the end.

Hire Purchase

More normally used by private individuals. All the VAT has to be paid upfront. There is no extra payment at the end. Less offset allowed against tax.

All finance is offered subject to status. Rates do vary and

different terms can be offered. However, the following is offered as a guide to what you might expect to pay.

For convenience we have divided our clients into three categories:

- A** Very large firms / local authorities
- B** Established businesses with good up to date accounts / Private individuals, homeowners, self employed, clear credit.
- C** New Start business, or business with no / poor accounts / Private individuals, homeowners.

Jiffy Trucks - 'what will the repayments be?'

Finance is available on operating leases which allow 100% tax allowance over the term of the lease or on HP where all of the VAT on the vehicle is paid up front plus the deposit. Some clients may only qualify for lease finance. The figures are the same for HP and for lease finance. All figures are excluding VAT.

There are three categories of client, and hence three rates.

		Lease Finance / HP 4 year agreement			Lease Finance / HP 5 year agreement		
		A	B	C	A	B	C
Panino	£23,495 (Exc VAT)						
	Advance Rental / Deposit (Exc VAT)	£2,350	£2,350	£8,223	£2,350	£2,350	£8,233
	Monthly payments (Exc VAT)	£552	£596	£471	£461	£505	£407
	Weekly equivalent (Exc VAT)	£127	£138	£109	£106	£117	£94
Mezze	£27,995 (Exc VAT)						
	Advance Rental / Deposit (Exc VAT)	£2,800	£2,800	£9,798	£2,800	£2,800	£9,798
	Monthly payments (Exc VAT)	£658	£710	£561	£549	£602	£485
	Weekly equivalent (Exc VAT)	£152	£164	£129	£127	£139	£112
Bocado	£31,995 (Exc VAT)						
	Advance Rental / Deposit (Exc VAT)	£3,200	£3,200	£11,198	£3,200	£3,200	£11,198
	Monthly payments (Exc VAT)	£752	£811	£641	£628	£688	£555
	Weekly equivalent (Exc VAT)	£174	£187	£148	£145	£159	£128
Barista	£35,995 (Exc VAT)						
	Advance Rental / Deposit (Exc VAT)	£3,600	£3,600	£12,598	£3,600	£3,600	£12,598
	Monthly payments (Exc VAT)	£846	£913	£721	£706	£774	£624
	Weekly equivalent (Exc VAT)	£195	£211	£116	£163	£179	£144
		10% deposit	10% deposit	35% deposit	10% deposit	10% deposit	35% deposit

What happens next?

A specialist broker from Oxford Funding will contact you. They will be working on your behalf to get you the best finance deal. They will initially ask you questions to establish which category of client you are. They will reconfirm an exact quote. If you elect to go with the quote, then Oxford Funding will probably ask you to assist them by sending them copies of accounts/bank statements/payslips and or other information which they may deem can assist get you the best terms.

When you have reached this stage, then searches will be done on your business and the directors/proprietors of the business or on you as an individual if you are buying personally.

Your offer should be issued. In the event it isn't issued then Oxford Funding will keep looking and may need more information. However they will keep working till the best offer for you is found. When you have your offer, and you have decided to go ahead, then you will need to make a commitment and sign the finance documents. Your agreement will start from when you take delivery.

You will be asked by us (Jiffy Trucks) to pay a deposit when you order your vehicle. Any deposit you pay to us is offset against your initial rental due on your finance agreement.

There is no added or extra charge made by us - **Jiffy Trucks** or by the **Oxford Funding Company** for arranging your finance.



Commercial Finance Brokers

Offering professional, friendly advice on:

- Equipment Leasing
- Operating leases
- Lease Purchase
- Commercial loans and mortgages
- Sales ledger finance
- Stocking and Trade finance
- Residential mortgage
- Buy to let mortgages
- Secured personal loans

Talk to a Commercial Finance expert

Oxford Funding is an established Commercial Finance Brokerage offering a wide range of financial and funding services. We have been in the business for fifteen years and have a reputation for excellence. The range of options we offer has been put together by our professional team who have many years experience in the industry and also practical hands-on experience running their own business. This is what gives us an insight into your needs and a competitive edge when it comes to catering for them.

Call our specialist brokers in these packages on **01242 226662**
or visit our website at **www.thefundingco.co.uk**.