

Terms & Conditions

All repayments are excluding VAT at 15%

Rentals are payable monthly in advance with an initial payment equal to three months rental.

Subject to credit and pricing and assumes business established 3 yrs or more.

For newly established businesses, alternative rate profiles are available on request.

Customer Benefits

Lease can work out more cost effective than paying cash

By paying for your furniture and refurbishment costs from your cashflow, only a limited percentage is available for tax purposes. This is because the government only allows you to offset 65% of the capital cost against your capital allowances. When you go down the rental option route this allows you to off-set the full 100% of the repayments against your corporation tax bill. This makes the rental option the most tax efficient method of paying for your furniture and refurbishment works.

Budgeting

By Financing your furniture and refurbishment costs via the rental option, the cost of the project can be spread over anything from 2 up to 7 year period removing the need to make a large capital outlay.

Inflation Proof

Unlike a normal banking facility, the rental stated on the rental agreements is inflation proof for the duration of the agreement. This enables you to predict the initial impact on your cashflow.

Preserve Borrowing Power and investment funds elsewhere.

Other lines of credit from your bank remain intact for other credit needs.

Payments come from a Revenue Budget and not Capital

Capital budget tight? why not go down the finance route as the payments are allocated out of the revenue budget.