

Individually prepared for

Thank you for allowing us to quote for the capital investment of £

+VAT

As a part of the Investec group of companies and one of the largest sales-aid leasing providers in the UK, we are able to provide competitive funding solutions to satisfy the needs of the business user. The benefits of spreading the cost of your acquisition over a period of time are widely appreciated and of course this allows other forms of capital to remain within the business.

Your quotation is detailed below, however alternative periods of finance are available from a minimum of 12 months to 5 years.

Fixed Period in Months	Profile		Profile	Rate/Thou/Qtr	Rental
	Monthly	Quarterly			

All the payments are quoted assuming payment by direct debit and are subject to credit acceptance. The rates quoted are based on 3 month LIBOR. Should the current rate increase by more than 0.25% we reserve the right to amend our quotation accordingly and for any subsequent increases thereafter.

VAT is payable on the rentals

Why do Companies Lease?

Fixed Payments - Budget Convenience

Unlike many overdraft facilities and high street bank loans that are subject to rate changes a rental facility gives you the comfort of knowing exactly how much your payment will be as the rentals are fixed for the duration of the contract.

Preserve Other Credit Facilities

The leasing option is completely separate from other banking facilities and provides an additional credit facility.

Equipment Can Be Upgraded

This facility allows you to stay ahead of technological developments whilst also maintaining a healthy cash flow. As your requirements change simply add to or upgrade your existing equipment at any time during your agreement.

Valuable Tax Advantages

Lease rentals are 100% allowable against pre-tax profits. In real terms a minimum of 25 % tax relief is available therefore reducing the overall expenditure. Outright purchase not only ties up capital it also reduces tax-deductible allowances.

Special Conditions

Quotation prepared by

Date