



BNP PARIBAS
LEASING SOLUTIONS



Twogether

Stay competitive with
the best equipment.

OUR CORE PRODUCTS

But buying outright can be a difficult decision, especially when you take running costs into account. Leasing makes big upfront investments a thing of the past. Here are just some of our core products, designed to support your business growth.

PERFORMANCE THROUGH PARTNERSHIP



HIRE PURCHASE

Hire Purchase lets the eventual owner of an asset pay for it gradually, giving financial security and predictability. It's very flexible, with a wide range of options for the deposit amount, repayment amount and repayment frequency. Payments can even be matched to a seasonal income cycle. Because all terms are agreed upfront, Hire Purchase also gives protection against any increase in interest rates.

BENEFITS OF HIRE PURCHASE:

- Accurate budgeting with fixed interest and repayments
- The interest element included within payments can be registered as a business expense and is therefore tax allowable
- The cost of the equipment can be tax allowable through Annual Investment Allowances or Writing Down Allowances

FINANCE LEASE

A Finance Lease gives access to the latest equipment for a regular sum that can be offset against taxable profits. The initial cost is also very low, because all payments are spread across the whole repayment period.

BENEFITS OF A FINANCE LEASE:

- Low initial cost with all payments (including VAT) repaid across the contract period
- Tax efficient because asset repayments count as a business expense
- Allows accurate budgeting
- Maintenance costs can be included in the repayment plan

OPERATING LEASE

An Operating Lease is a smart way for your customer to access and operate the latest equipment with minimal risk. At the end of the contract the equipment is returned to us. If all return conditions are met, there's nothing more to pay.

BENEFITS OF AN OPERATING LEASE:

- Low total cost and low initial cost, with all payments (including VAT) repaid across the contract period
- Tax efficient because asset repayments count as a business expense
- Allows for accurate budgeting
- Maintenance and other costs can be included in the repayment plan

CONTRACT HIRE

Contract Hire is a fully inclusive way to rent equipment, with servicing and maintenance rolled into rental payments. At the end of the agreement the equipment is returned to the supplier. If all return conditions are met, there's nothing more to pay.

BENEFITS OF CONTRACT HIRE:

- All inclusive, giving peace of mind that assets are looked after
- Low initial cost with all payments (including VAT) repaid across the contract period
- Tax efficient because rental payments count as a business expense
- Allows accurate budgeting with minimal risk



ABOUT BNP PARIBAS LEASING SOLUTIONS

BNP Paribas Leasing Solutions is one of the leading providers of asset finance in Europe.

In the UK, BNP Paribas Leasing Solutions has over 40 years' experience providing tax-efficient financing solutions for thousands of businesses across multiple sectors. Whether working with small and medium-sized enterprises, multinational companies or public sector organisations, our approach is the same: to create solutions that are tailored to help each customer meet their objectives. We're a stable business, backed by BNP Paribas, one of the strongest banks in the world.

FIND OUT MORE

To find out more about our leasing solutions and how we can help you invest in new equipment efficiently, contact us on:

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