



Giving you
choice

HONDA
Financial Services

Finance as individual as you are

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

We have the following products available.

Personal Contract Purchase (PCP)

Defer part of the loan and make lower monthly repayments.

Hire Purchase (HP)

Put down a deposit and pay fixed monthly payments.

Personal Contract Hire (PCH)

Pay a monthly rental and hand your car back at the end.

We've been providing Honda customers with simple, flexible and convenient ways to pay for their dream car for nearly 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.

Providing excellent customer service

Honda Financial Services have been given the ServiceMark with Distinction award by the Institute of Customer Service in recognition of our consistently high levels of customer satisfaction.

ServiceMark is an independent national standard that recognises an organisation's achievement in customer service and its commitment to uphold the highest standards.

It is based on customer feedback and an assessment of employee engagement with their service strategy, helping businesses understand areas of strength and identifies elements to improve.





Treating Customers Fairly

At Honda Financial Services, we're committed to giving you a great experience when financing your vehicle with us.

Our customers can be confident that the fair treatment of customers is central to our culture. We aim to provide products and services designed to meet the needs of our customers and ensure that all information provided is clear and informative, both before and after the purchase of their vehicle. We aim to ensure that our customers do not face any unreasonable post sale barriers when trying to contact us or make a complaint.

Any questions? Call our dedicated, UK-based customer service team on 0345 128 8908.





OUR FINANCE PRODUCTS

Personal Contract Purchase (PCP)

PCP is one of the most popular and flexible ways to finance a new car. By deferring part of the loan until the end of the contract, you can keep monthly payments lower compared to other finance products.

How it works

Choose the car you want, and agree how much deposit you would like to put down (up to 35% of the on-the-road price).

Estimate how many miles you will drive each year, and decide on the length of the contract (anything from two to four years).

We'll calculate a Guaranteed Future Value (GFV) – this is what we predict your car will be worth at the end of the contract.

The GFV is deferred until the end of the contract – the rest of the cost (less your deposit and plus interest) is divided into equal monthly instalments.

At the end of the contract, you have three options: Retain, Return or Renew.

Retain – Pay the GFV or final payment (if you decided to reduce the GFV) plus any option to purchase fee and keep the car – you'll then own it outright.

Return – Hand the car back to Honda Financial Services. If you're within the agreed mileage limit and have kept the car serviced (as per Honda's service schedule) and in good condition for its age and mileage, there's nothing more to pay. Please be aware that as your mileage allowance is agreed at the start of your PCP contract, if you decide to return you car to us at the end of your agreement and you have exceeded your mileage allowance, charges are applicable on a pence per mile basis [+ VAT].

Renew – Start looking for your next Honda and use your car as part exchange, which should cover off the cost of your GFV or final payment (if you decided to reduce the GFV) – your dealership will guide you every step of the way.

What to think about

By deferring part of the loan amount, monthly payments can be lower than with other products.

Interest is paid on the full amount of the loan (including the GFV).

You won't fully own the car until the GFV or final payment and any option to purchase fee is paid.

Don't worry... we'll write to you towards the end of your PCP contract and remind you about your three options.

It's important that you choose the finance product that's right for you. Please review all our products and contact your local Honda dealer for more details or a quote.

Deposit

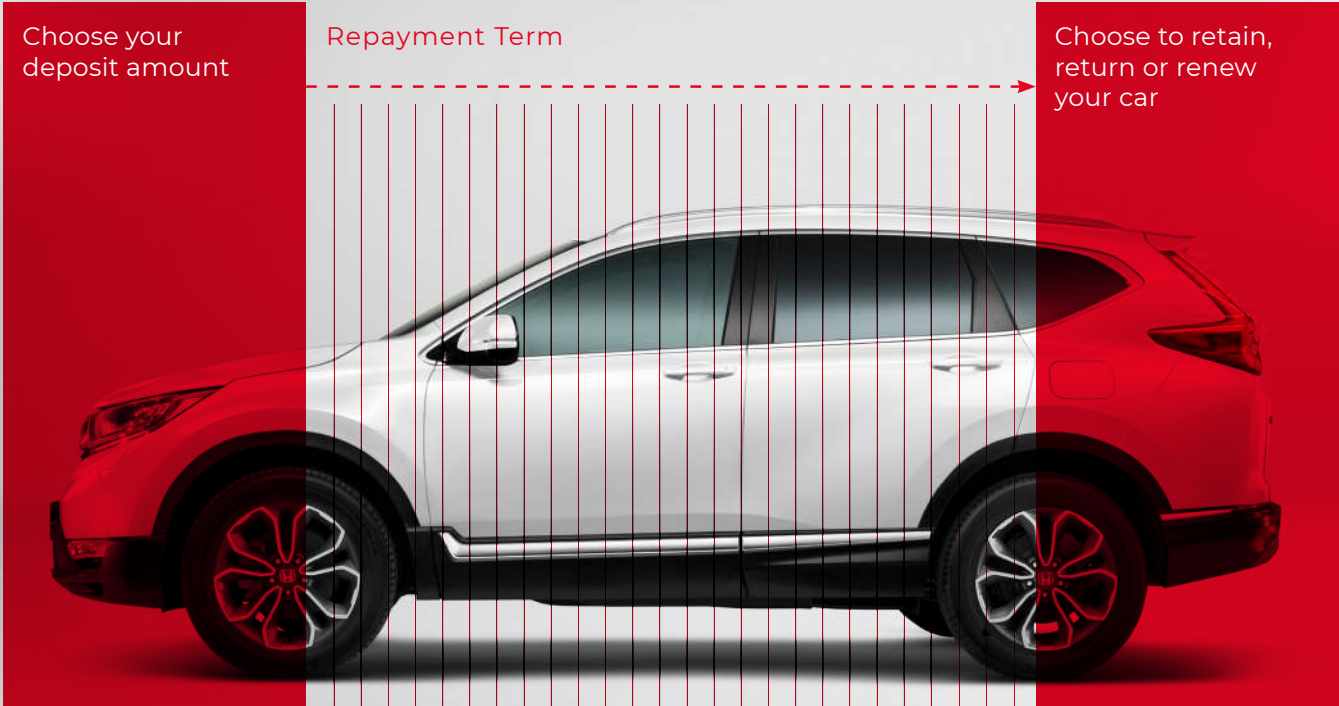
Fixed monthly payments

Guaranteed Future Value (GFV)

Choose your deposit amount

Repayment Term

Choose to retain, return or renew your car



OUR FINANCE PRODUCTS

Hire Purchase (HP)

HP is simple and straightforward. You pay a deposit and the rest of the cost of the car (plus interest) is divided into fixed monthly instalments. At the end of the term (provided all payments due have been made, including any option to purchase fee) the car is all yours.

How it works

Choose the car you want and agree how much deposit you would like to put down.

Decide on the length of the contract – anything from one to five years.

Pay the rest of the cost of the car (plus interest) in equal monthly instalments.

At the end of the term, when all payments due have been made, including any option to purchase fee, you own the car.

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

What to think about

Fixed, regular payments make monthly budgeting accurate and predictable.

When you have made all the monthly payments, you own the car outright.

As you're not deferring any of the loan amount, the monthly payments can be higher than with some other finance products.

It's important that you choose the finance product that's right for you. Please review all our products and contact your local Honda dealer for more details or a quote.

Deposit

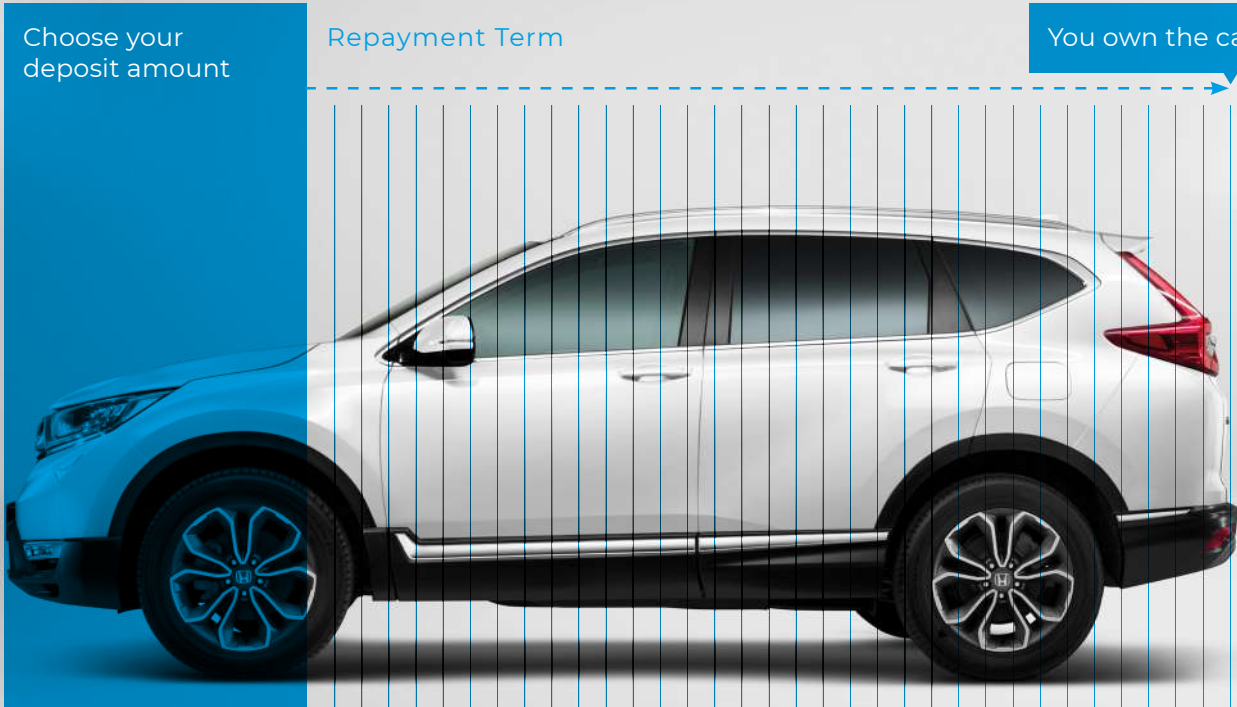
Fixed monthly payments

All paid for

Choose your deposit amount

Repayment Term

You own the car



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 personalised welcome video (or a letter if you haven't supplied an email address) telling you everything you need to know about your finance contract.

We'll send you annual statements, showing payments made and the outstanding balance.

Your Honda dealer will be contact with you towards the end of your agreement to discuss the options that are available to you.

If you have a PCP contract, we'll write to you six months before the end of your contract (and again with one month to go) and provide details of the options available to you.

When all payments have been made, we'll write to you to confirm the contract has ended.

**95% of calls to our customer service team
are answered within 20 seconds.**

**If your car is written off or
stolen, your insurer could give
you less than you paid for it.**

**Ask us about
Guaranteed Asset Protection.**

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



PCP and HP: Your questions answered

Who can apply?

Anyone who lives in the UK and is aged 18 or over.

How much can I borrow?

From £1,500 to the purchase price of the car.*

How long can I take to pay it back?

HP contracts are from one to five years. PCP plans are from two to four years (for used cars, this may depend on the age of the vehicle).

How much deposit will I need?

This will depend on your circumstances and the type of finance. In some cases, a part-exchange vehicle could be the deposit.

Will the interest rate change?

No. The interest rate and monthly payments are fixed at the time of application, allowing you to budget accurately.

Are there lots of forms to fill in?

No. The application process is simple and your Honda dealer will complete the application online for you. We'll need your date of birth, address and employment history. Your Honda dealer will ask questions about affordability and your current circumstances. They will explain the products that are available, which will allow you to make an informed choice on which would provide a monthly payment that is sustainable, whilst also meeting your needs and circumstances best.

How long does it take to get a decision?

Depending on your circumstances, you could get a decision straight away.

Where do I sign my finance documents?

You can sign documents at the Honda dealer, or at home with our remote digital signing facility.

Can I pay off my finance early?

Yes. One of the benefits of financing your vehicle with Honda Financial Services is that 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 PCP plan and make a lump-sum payment, you have three options: reduce the final amount due at the end of the contract, reduce the term of the contract, or reduce your monthly payments.

If you have an HP contract and make a lump-sum payment, you have two options: reduce the term of the contract, or reduce your monthly payments.

To see the effects of making a lump-sum payment, ask us for a quotation. You can contact us by phone or post.

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?

Yes. Mileage allowances are agreed 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.

What if my circumstances change?

We understand that changes to personal circumstances may occur at any time, including within the duration of your agreement.

We would like to assure you that we are here to help and support you wherever we can. Should you need assistance, please contact Customer Services on 0345 128 8908. Other organisations, such as MoneyHelper, are available for information and support:

[moneyhelper.org.uk/eng](https://www.moneyhelper.org.uk/eng) or you can contact them on 0800 138 7777.



What documents will I receive from Honda Financial Services?

You'll receive a welcome letter and a personalised welcome video at the start of your contract (if you've given us your email address). You will also receive an annual statement, showing payments made and the outstanding balance.

If you have a PCP plan, we'll write to you six months before the end of your contract (and again with one month to go) and provide details of the options available to you. When all payments have been made (including any applicable purchase fees), we'll write to you again to confirm the contract has ended.

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). That means if you want to sell before the end of the PCP plan or HP contract, the outstanding amount will have to be settled in full.

How is the early settlement figure calculated?

We'll take into account the amount outstanding, the interest rate and the length of time left on the contract. 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 dealer to ask for an early settlement figure. But remember, the figure may only be valid for a limited time – if you don't settle your finance within this time, you'll need to get an updated figure.

Will my Honda Dealer be paid a commission?

Honda Franchise Dealers are credit brokers, not lenders. As the dealer offers products from a limited number of carefully selected finance

providers, they are not independent financial advisors. We may or may not make a payment and / or reward to the dealer if you enter into an agreement with us.

What if I have more questions?

Contact your local Honda dealer or visit honda.co.uk/cars/new/finance. Honda Financial Services are committed to lending responsibly. We are a member of the Finance and Leasing Association and subscribe to their lending code (fla.org.uk/consumer-information/lending-code).

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 dealer or call the Honda Financial Services Customer Service team on 0345 128 8908. 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 persons aged 18 or over, subject to status. All information is correct at time of publication but may be subject to change.

Credit provided by Honda Finance Europe plc, Cain Road, Bracknell, Berkshire RG12 1HL. Honda Finance Europe plc, trading as Honda Financial Services, is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 312541.

OUR FINANCE PRODUCTS

Personal Contract Hire (PCH)

PCH allows you to hire your Honda instead of buying it outright. You pay a monthly rental for two to five years and, at the end of the contract, you simply hand the car back to Honda Contract Hire.

How it works

Choose the car you want and estimate how many miles you will drive each year.

Decide on the length of the hire – anything from two to five years.

Consider an optional monthly maintenance package to cover servicing, maintenance and replacement tyres.

Make an initial payment (typically equal to three or six monthly rentals) followed by a series of fixed monthly payments.

At the end of the contract, hand the car back to Honda Contract Hire – if you're within the agreed mileage limit and have kept the car in good condition, there's nothing more to pay.*

When you're nearing the end of your contract, contact your local dealer – **and start looking for your next Honda together.**

*Subject to meeting the terms & conditions of your contract

**Subject to terms and conditions

Honda Contract Hire is a trading name of Arval UK Limited (Whitehill House, Windmill Hill, Swindon, SN5 6PE. Registration number 1073098. VAT Registration GB 202.144176) and is authorised and regulated by the Financial Conduct Authority, under registration number 312798

Maintenance

In addition to Honda Contract Hire offering you a tailored monthly rental, you can also look to include Guaranteed Maintenance within your contract.

Benefits

If you choose to include Guaranteed Maintenance within your contract, the benefits are as follows**:

Routine Servicing.



Mechanical Repairs.



Tyre Replacement – inc. Fair play policy on punctures and access to ATS Mobile.



Service booking facility.



Honda Care Assistance.

For further information on the above, please speak to your Honda dealer.

What to think about

Low initial outlay and fixed rental amounts for easy budgeting.

No concerns about the value of the car at the end of the contract.

It's important that you choose the finance product that's right for you. Please review all our products and contact your local Honda dealer for more details or a quote.

Deposit

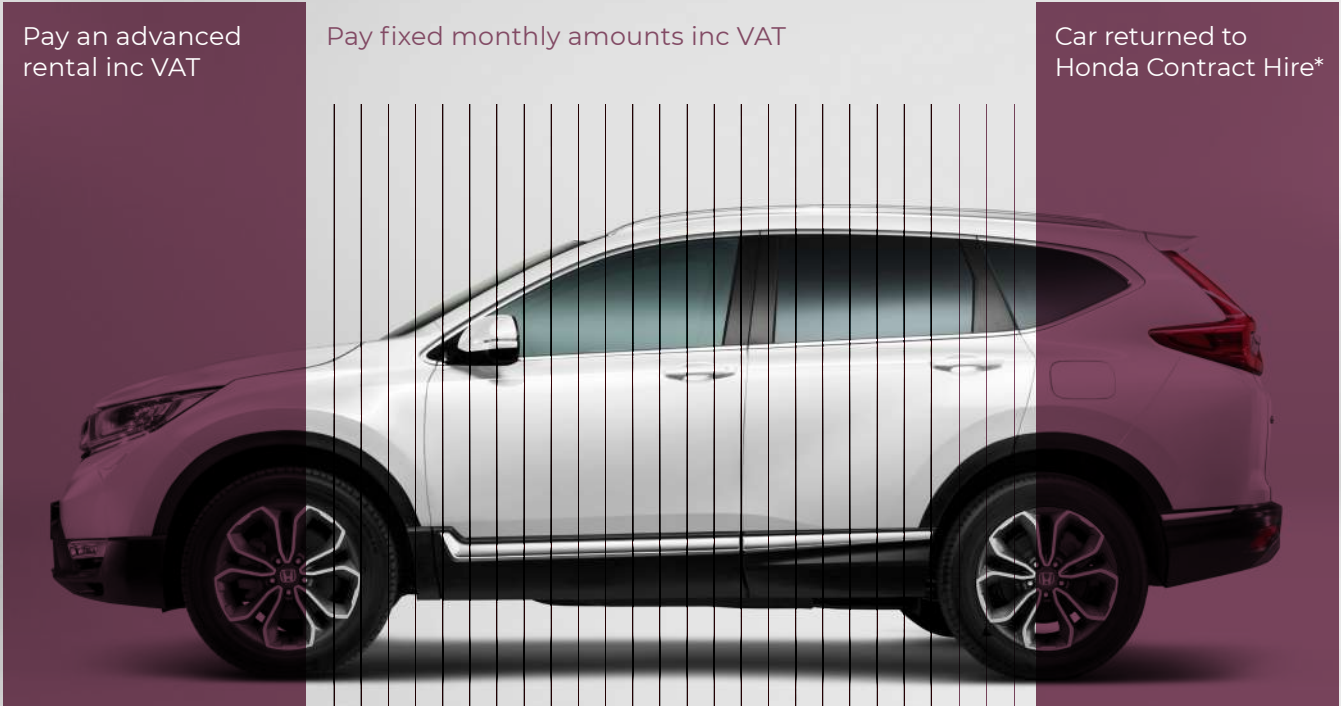
Fixed monthly rentals

End of agreed term

Pay an advanced rental inc VAT

Pay fixed monthly amounts inc VAT

Car returned to Honda Contract Hire*



Repayment Term

Summary of our finance products

Product	Hire Purchase (HP)	Personal Contract Purchase (PCP)	Personal Contract Hire (PCH)
New and used cars	✓	✓	New only
Minimum balance to finance	Typically £1,500*	Typically £1,500*	✗
Length of contract	New: From 1 to 5 years Used: From 1 to 5 years subject to age of vehicle	New: From 2 to 4 years Used: From 2 to 4 years subject to age of vehicle	From 2 to 5 years
Deposit/Initial rental required	Zero deposit may be available	Zero deposit may be available	Typical advanced rentals between 1 and 12 months, or a lump sum amount
Miles per annum allowed	Not applicable	New: 6k to 24k per annum Used: 6k to 24k per annum [max total miles 100k]	Minimum: 5,000 per annum Maximum contract mileage: 150,000
Fixed monthly payments	✓	✓	✓
Optional final payment	✗	✓	✗
Maximum permitted age of car at end of contract	New Car: 5 years Used Car: 15 years	New Car: 4 years Used Car: 9 years	New car: no maximum age
Ownership option at end of contract	✓	✓	✗
End of contract goods return option	✗	✓ Return conditions apply	✓ Vehicle is returned to Honda Contact Hire – return conditions apply
Mileage and condition restrictions/charges	✗	✓ Refer to contract	✓ Refer to contract
Ability to amend annual mileage in life	✗	✗	✓ Terms and conditions apply
Voluntary termination (HP/PCP) Early termination (PCH)	✓ Return conditions apply	✓ Return conditions apply	✓ Early termination only – terms and return conditions apply
Early settlement option	✓	✓	✓ Early termination only – terms and return conditions apply
Fully comprehensive insurance required	✓	✓	✓
Ability to amend monthly payment due date	✓	✓	✗
Optional maintenance packages available	Service plans available	Service plans available	✓

*Promotional offer terms may vary



Whats 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/cars](https://www.honda.co.uk/cars)

┌ Your Honda Dealer: ┐

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

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