



GENESIS FINANCE

PERSONAL CONTRACT HIRE

If you've already chosen your desired Genesis model and are now seeking financing, Genesis Finance provides personalised and flexible options to suit all budgets.



PERSONAL CONTRACT HIRE (PCH)

Personal Contract Hire (PCH, also known as personal leasing) is an attractive funding product for private individuals where you lease your vehicle for a fixed period and mileage, in return for a monthly rental. At the end of the agreement you simply return the vehicle, without further cost, providing that the vehicle has not exceeded the agreed mileage and that its condition is reflective of its age and mileage. This leaves you free to lease or purchase another brand new vehicle.

HOW DOES IT WORK?

1. SET YOUR TERMS

Your retailer will structure a Contract Hire agreement to meet your needs based on the duration and annual mileage you'll cover.

2. INITIAL ADVANCE RENTAL

You pay an initial upfront advance rental, usually ranging from the equivalent of one to twelve monthly rentals.

3. FIXED MONTHLY RENTALS

You then pay a fixed monthly rental and in return have the right to use your chosen vehicle over the pre-agreed period and mileage.

4. NO DEPRECIATION WORRIES

At the end of this period, you're not responsible for the resale of the vehicle. You simply hand it back with nothing more to pay, subject to the vehicle condition and mileage.

5. BRAND NEW CAR

With Personal Contract Hire, you have the option to change your vehicles every 18-48 months, allowing you to access another brand new Genesis.

OTHER THINGS YOU SHOULD KNOW

- All agreements include road fund licence, full manufacturer's warranty and the manufacturer's comprehensive breakdown cover.
- Personal Contract Hire agreements can run from 18 to 48 months in duration.
- Both excess mileage and vehicle condition charges may apply.
- Maintenance of the vehicle can be included in your monthly rental as an added option.
- Contracts are subject to a minimum period of 18 months.

There is no option to own the vehicle at the end.

If you have questions about any of our products please speak to your Genesis retailer.