

# A Complete Guide to Vehicle Finance

[Cars and Finance. Simple.]



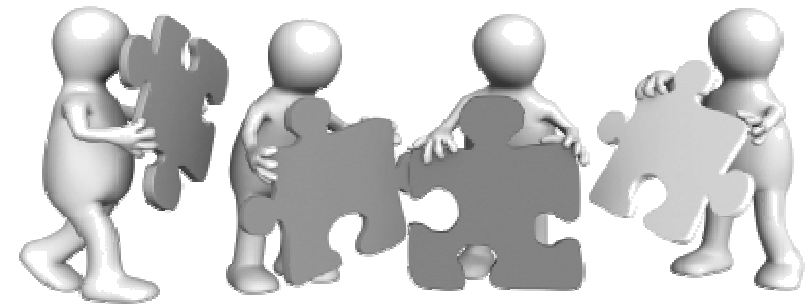
[www.platinummotorgroup.co.uk](http://www.platinummotorgroup.co.uk)

# PLANNING FOR YOUR INDIVIDUAL NEEDS...

Whether you're an individual, a family or a small business, buying a new car is one of the most expensive purchases you will make.

In the same way that you take specialist advice whilst finding a mortgage that suits your circumstances, we can find a finance and insurance plan that gets you on the road.

It is really that **simple...**  
You choose a plan that suits you !



**PLEASE SELECT...**



**CASH ?**



**CONSUMER FINANCE OVERVIEW**



**CONSUMER FINANCE DETAILED**



**BUSINESS USER OVERVIEW**



**INTRODUCTION**



**SMART INSURANCE**



**GAP INSURANCE**



**WARRANTY**

# PLANNING FOR YOUR INDIVIDUAL NEEDS...



Renrod Ltd the holding company of Platinum Motor Group is regulated by the Financial Services Authority (FSA). This requires us to obtain sufficient information to enable us to recommend to you the most appropriate protection products, if any, that will best suit your needs. You are however, under no obligation to agree to our recommendations.

Platinum Motor Group also subscribes to the Data Protection Act (DPA) which ensures that any information you give us is secure, accessible only by you and ourselves and is confidential, not shared with any third party.

# OUR PROMISE TO YOU...

Platinum Motor Group is a subsidiary company of Renrod Ltd who is an authorised person under part IV of Financial Services and Markets Act 2000.

1. The Financial Services Authority is an independent watchdog that regulates financial services. It requires us to give you documented information which will be useful when deciding if our services are right for you.
2. We offer products from a limited number of insurers for the following products:
  - GAP
  - WARRANTY
3. We will advise and make a recommendation for you after we have assessed your needs for the above products.
4. There are no fees for our services.

# HOW MUCH TIME IS REQUIRED ?

This timetable is designed as an approximate guide to the order of events and the time you should allow.

Dealership introduction:	5 minutes
Customer vehicle requirements:	5 minutes
Vehicle presentation / test drive:	15 minutes
Part exchange valuation:	10 minutes
Customer FSA requirements:	5 minutes
Product realisation:	10 minutes
Purchase summarisation:	5 minutes

55 minutes



# WHY CHOOSE PLATINUM FINANCE....

**CREDIBILITY** – We use some of Europe's largest finance companies and major high street banks as well as our Franchise partners.

**COMPETITIVE** – Using economies of scale we can transfer that benefit to you the consumer with unique products and rates.

**CREDIT LIMIT** – By us arranging your finance it leaves your other credit lines (i.e. credit card, overdraft etc) intact for other uses and future borrowing.

**CHOICE** – We have a choice of affordable products, that are tailored to meet just about every customer requirement.

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# SPREAD **YOUR** MOTORING COSTS TO SUIT YOUR **POCKET**...

Many people are familiar with Hire Purchase on household goods. Nowadays it's just as easy to spread the cost of driving away your next car, with up to **80%** of all **vehicles funded**.

Many customers say cash as they believe they could negotiate a better deal...

**With so many great finance schemes available this is not the case**

**HAVE YOU EVER CONSIDERED THE COSTS OF USING YOUR OWN MONEY ?**

“ Lets have a look at an example of a customer, like you, that was considering to withdraw £12,000 from their savings and liked to drive a new car every four years. ”





# WHAT WOULD HAPPEN IF ?

- If the customer had invested an amount of ... **£12,000**
- At a rate of (Bank of Ireland fixed rate ISA - Source Moneysupermarket 1/12) **4.5%**
- For a period of **4 years**, interest paid yearly.

Compound Interest on £12,000 ...		Specialised Vehicle Funding ...	
Interest year 1:	£540.00	Interest cost year 1:	£510.00
Savings end of Yr 1:	£12540.00	Interest cost year 2:	£510.00
Interest year 2:	£564.30	Interest cost year 3:	£510.00
Saving end of Yr2:	£13104.30	Interest cost year 4:	£510.00
Interest year 3:	£589.69		
Saving end of Yr3:	£13693.99		
Interest year 4:	£616.23		
Saving end of Yr4:	£14310.22		
<b><u>TOTAL LOST INTEREST:</u></b>	<b><u>£2310.22</u></b>	<b><u>TOTAL LOST INTEREST:</u></b>	<b><u>£2040.00</u></b>

“ After considering the implications of withdrawing from their savings, the customer is in effect paying a cheque for £14,310.22 and not the original sum of £12,000.00. “

# WHAT NEXT ?

In this example, there are two options available to the customer ...

1. Withdraw the amount from their savings and start saving again, so they can replace the car after 4 years.
2. Keep the majority of their savings intact earning valuable interest.



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# HIRE PURCHASE

## THE TRADITIONAL WAY TO BUY YOUR CAR...

**Hire Purchase** enables you to simply choose how much deposit you wish to pay upfront and the period of time in which you wish to repay the loan, making it easy to budget.

Your deposit is paid on delivery of your new vehicle, leaving the balance plus interest paid over the agreed period in equal monthly instalments. At the end of the agreement, subject to a nominal option to purchase fee, you take outright ownership of the car.



Interest is calculated at the beginning and it is therefore fixed for the length of your agreement. This means that the amount you pay is unaffected by any future changes in interest rates, allowing you to **plan your monthly budget with confidence.**

# HELPING YOU **MAKE THE** **RIGHT CHOICE** FOR YOU...

Before you make your final decision on how to fund your new car, follow the chart below to help you decide what finance plan best suits your individual needs.



## STEP 1

## STEP 2

## STEP 3

## STEP 4

## STEP 5

## STEP 6

Choose your finance method

Decide upon deposit

Decide on your desired duration of ownership

Decide on annual mileage

Choose to protect your new investment

Choose your car

### **HIRE PURCHASE**

I want to own my car once I have paid for it

0% to 95%  
of the car price

12 to 60 months

Not restricted

1. GAP Insurance
2. Vehicle Warranty

Choose the car that suits your lifestyle and driving needs

### **PCP**

I want the flexibility to either change my car or keep it

0% to 35%  
of the car price

18 to 42 months  
(depending on the age of car)

5,000 to 30,000 miles  
per year

1. GAP Insurance
2. Vehicle Warranty

Choose the car that suits your lifestyle and driving needs

# PRODUCT COMPARISON

## DECIDE AT A GLANCE...

Features	Hire Purchase	PCP
OWNERSHIP	YES	OPTIONAL
FLEXIBLE DEPOSIT	0 - 95%	0 - 35%
PERIODS AVAILABLE	12 - 60 MONTHS	12 - 42 MONTHS
FIXED PAYMENTS	YES	YES
OPTIONAL FINAL PAYMENT	NO	YES
FIXED INTEREST RATE	YES	YES
GAP INSURANCE	OPTIONAL	OPTIONAL

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# PERSONAL CONTRACT PLANS

## YOUR FREEDOM TO CHOOSE...

Ideal for those that wish to enjoy the benefits of upgrading their car every two or three years and perfect for young families who wish their car to grow with their lifestyle.

Personal Contract Plans [**PCP's**] allow you the **freedom** to achieve this, whilst taking advantage of monthly payments which are lower than some traditional finance schemes.

An Optional Final Payment is calculated based upon **your driving requirements**, and offset to the end of your agreement.



Your repayments are based upon the price of your new car less any deposit and the Optional Final Payment ,plus any interest and fees.

Lower fixed monthly payments will help you **manage your budget more effectively** or could mean that you are able to upgrade your car to a higher specification model.

# PERSONAL CONTRACT PLANS

## HOW DOES IT WORK?

Select a Deposit

Make your monthly repayments

We will calculate the OFP for your car at the end of your agreement, dependant on your driving requirements.



**DEPOSIT**

**BALANCE TO FUND**

**OPTIONAL FINAL  
PAYMENT**

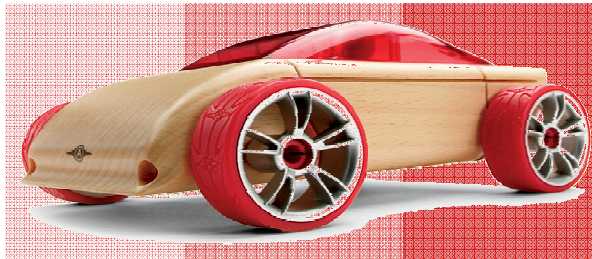
# PERSONAL CONTRACT PLANS

## COMPARISON ...

- If the customer was purchasing a car costing ...
- With a budget of

£12,000.00  
£225.00

### Personal Contract Plan

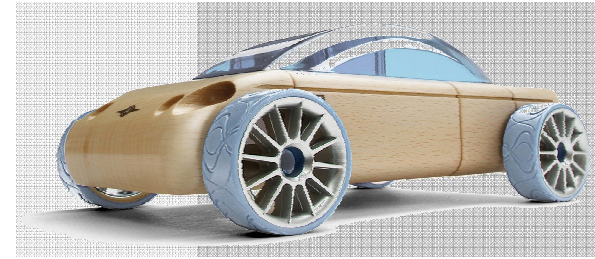


As the Optional Final Payment offsets the monthly repayments, the customer will benefit from a shorter period.

1 payment of	£321.14
35 payments of	£226.14
1 Optional Final Payment of	£4540.00
<b>Total Amount Payable</b>	<b>£14,776.04</b>

After 3 years the customer can part exchange in to a newer car, benefiting from lower running costs.

### Hire Purchase



In order to match the customers budget, the term would have to be extended to five years.

1 payment of	£321.43
58 payments of	£226.43
1 payment of	£266.43
<b>Total Amount Payable</b>	<b>£15,720.80</b>

As the car gets older it will require a MOT and general maintenance, which will add to the monthly running costs.

# PERSONAL CONTRACT PLANS

## WHAT HAPPENS AT THE END?

<b>OPTION 1</b> CHANGE YOUR CAR FOR A NEW ONE	<b>OPTION 2</b> RETAIN OWNERSHIP	<b>OPTION 3</b> GIVE THE CAR BACK
<p>You can part exchange your car at the dealership. If your car is worth more than the Optional Final Payment, you can use the difference as a deposit for your next new car.</p>	<p>You may prefer to keep the car. To do this, simply pay the Optional Final Payment. You can even re-finance this if you wish, essentially turning it back into a more traditional finance agreement.</p>	<p>If your needs or requirements have changed, you can simply hand your car back to the finance company with nothing more to pay (subject to mileage and condition). Excess mileage charges may apply.</p>

### Company car drivers...

In today's environment, with company car benefits linked to CO2 emissions, you might be finding your company car is more of a hassle than a perk. If you have decided to opt out of your company car scheme, choosing a PCP may be the ideal way to get the most from your company car allowance. For more information please refer to Platinum's Concise Guide to Cash for Cars Schemes.



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# HELPING YOU MAKE THE RIGHT CHOICE FOR YOUR BUSINESS...

In today's economic climate, its vital that funding is tailored to your company's needs and requirements.

PLEASE ASK FOR A BROCHURE FOR FULL DETAILS INCLUDING VAT AND TAX COMPARISONS.



STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Choose your finance method	Decide upon initial outlay	Choose the number of monthly payments	Decide on annual mileage	Choose a deferred payment	Do you wish to dispose of your vehicle
<b>LEASE PURCHASE</b> I want ownership	0% to 95% of the vehicle price	12 to 60 months	Not restricted	0% to 40% dependent on age and mileage	Yes
<b>LEASE</b> I don't need ownership *VAT Registered	1 - 6 rentals in advance	12 to 60 months	5,000 to 30,000 miles per year	0% to 40% dependent on age and mileage	Yes
<b>CONTRACT HIRE</b> I don't need ownership *VAT Registered	1 - 6 rentals in advance	12 to 48 months	5,000 to 30,000 miles per year	N/A	No



# PRODUCT COMPARISON

## DECIDE AT A GLANCE...

Features	Lease Purchase	Lease	Contract Hire
OWNERSHIP	YES	NO	NO
DEPOSIT	0 - 95%	1 - 6 RENTALS	1 - 6 RENTALS
PERIODS	12 - 60 MONTHS	12 - 60 MONTHS	12 - 48 MONTHS
FIXED PAYMENTS	YES	YES	YES
DEFERRED FINAL PAYMENT	OPTIONAL	OPTIONAL	N/A
MILEAGE RESTRICTIONS	NO	YES	YES
FIXED INTEREST	YES	YES	YES
GAP INSURANCE	OPTIONAL	OPTIONAL	OPTIONAL

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# WARRANTY PROTECTION

## WHY NOT EXTEND YOUR WARRANTY?

All new cars are covered by a manufacturer backed warranty. Even our pre-owned vehicles come with a 12 months comprehensive warranty, giving you the security of peace of mind motoring.

There are on average over 12,000 moving parts in a new vehicle and with technology increasing they are becoming ever more complex. As modern motoring needs become more demanding, and as your mileage increases so does the risk of a breakdown.

### DID YOU KNOW?

1. Britain's breakdown services are called in to action around 20,000 times per day.
2. The average cost of repair to a vehicle in its fourth year of ownership is £700.00.



Source 1:UK Breakdown Companies 2:Automotive Industry

# WARRANTY PROTECTION

## WHY NOT EXTEND YOUR WARRANTY?

**Most people will keep their car for at least 3 years, and in that time if your car was in the garage for just one day, you wouldn't deem it to be unreliable. For a small one off payment you can enjoy the benefits of an extended warranty, arguably at a time when you most need it.**

### THE COVER...

- All Mechanical and all Electrical coverage.
- Individual claims limit to vehicle purchase price.
- All parts, labour and VAT paid.
- '*Wear and Tear*' coverage.
- No mileage restraints†.
- No age restraints†.
- No excess to pay.
- Unlimited claims.
- Optional recovery available.
- Fully transferable to next private owner.



† From Inception .

# WARRANTY PROTECTION

## WHY NOT EXTEND YOUR WARRANTY?

### Components Covered...

All mechanical and electrical components are included against mechanical breakdown and wear and tear, including oil seals, working materials (oils, filters, anti-freeze etc) and air-conditioning. However does exclude;

- Body Work / Paint
- Glass
- Interior/Exterior trim
- In car entertainment including Satellite Navigation
- Catalytic converters
- Wheels
- Airbags and electrical wiring
- Serviceable items and other components subject to routine maintenance or replacement such as wiper blades, tyres, bulbs and batteries are also excluded.



# WARRANTY PROTECTION

## WHY NOT EXTEND YOUR WARRANTY?

### Eligibility...

Any car purchased from Platinum is eligible, except the following;

- Vehicles over 8 years of age.
- Vehicles over 80,000 miles.
- LCV / Commercial vehicles.
- Hire vehicles, emergency vehicles, couriers, taxi and driving schools.
- Vehicles used for road racing/rallying.
- Vehicles must be of UK specification.
- Non manufacture modifications, except for disability modifications.



# WARRANTY PROTECTION

## WHY NOT EXTEND YOUR WARRANTY?

### Excludes...

The vehicle must be serviced in-line with manufacturer services intervals by a Platinum dealership. If there is no proof service at time of purchase then the vehicle must be serviced within 6 months or 6,000 miles from the date of policy sale.

- Breakdowns which are reported 14 days or more after the fault has been discovered
- Damage caused by neglect, corrosion, abuse
- Failure to maintain the vehicle in a road worthy condition – e.g proper oil and coolant levels
- Continued driving when defect known
- Towing or overloading the vehicle with greater loads than permitted or recommended
- Damage caused by fire, lightning, theft, water damage and other acts of God
- Incorrectly fitted parts or the effects of poor repairs conducted prior to the policy commencement

Please check policy at time of sale for a full list of exclusions



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# GAP PROTECTION

## MIND THE GAP...

It's a fact that the value of any vehicle will depreciate the moment it leaves the showroom – at least as far as your insurance company is concerned. This depreciation is heightened by high mileage, increased length of ownership and subsequent wear and tear.

So if your new car is written off through theft or an accident, you could find your insurance company will payout less than you originally paid for your car.



## DID YOU KNOW?

1. According to HPI, around 500,000 cars are 'written off' annually, by insurers.
2. In 2008, there were almost 171,000 vehicle related accidents reported.
3. In the same year, there were over 177,000 cars stolen in the UK.

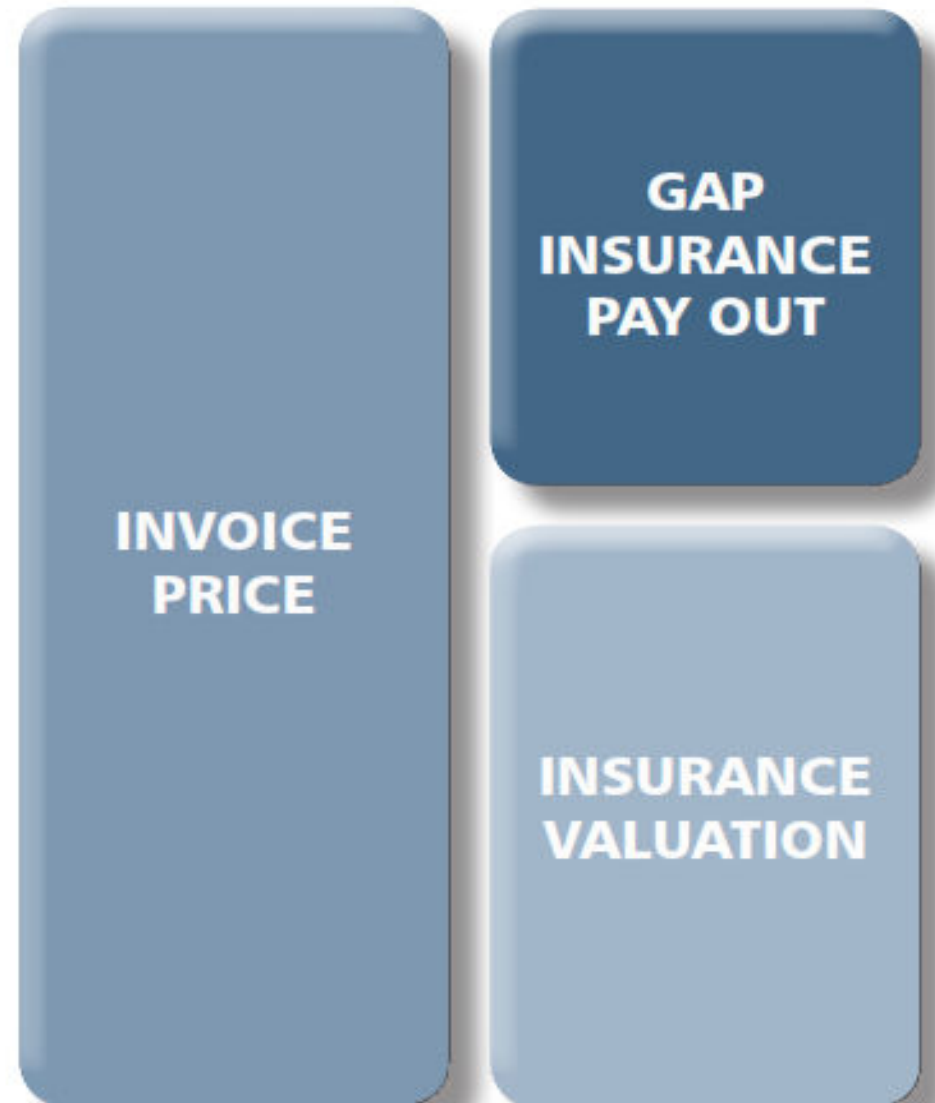
# GAP PROTECTION

## MIND THE GAP...

Choosing Platinum's GAP Insurance (Guaranteed Asset Protection) gives you the opportunity to bridge the gap between your insurance company valuation and the original price\* you paid for your car, for an amazing 3 years after you've taken delivery.

### THE COVER IN BRIEF...

- Benefit up to invoice price of the vehicle.
- Insurance excess covered up to £250.00.
- Dealer fit approved options up to £2000.00 can be included on invoice.
- Transferable to next vehicle.
- No mileage restrictions.
- Available on 0% Representative APR.
- European Cover.
- Fully cancellable.



\*Excludes insurances, RFL and certain optional extra's.

# **GAP PROTECTION**

## **MIND THE GAP...**

### **Eligibility...**

Any customer with a fully comprehensive motor insurance on vehicles except;

- Non permanent UK residents/Channel Islands.
- Anyone under the age of 18.
- Must be named as the policy holder or named driver on the motor insurance policy.
- Contract hire or lease agreements.
- Hire vehicles, emergency vehicles, couriers, taxi and driving schools.
- Vehicles used for road racing/rallying.
- Vehicles must be of UK specification.
- Non manufacture modifications, except for disability modifications.
- Vehicles over 7 years of age.
- Vehicles over 3500kgs gross weight
- Can be cancelled and refunded on a pro rata basis after first 30 days, subject to a £35 admin charge.

**Cancellations must be in writing to Auto Protect Limited, Cambridge House, Cambridge Rd, Harlow, CM20 2EQ and included the original policy marked cancelled.**

# GAP PROTECTION

## MIND THE GAP...

### Exclusions...

For a successful claim a payment must be made by a claimants motor insurance. Details of all exclusions are noted in the policy the main ones are detailed below;

- Driving whilst intoxicated or under the influence of drugs or alcohol.
- Loss arising as a result of war, terrorism, riot or civil commotion.
- Any arrears relating to the finance details or negative equity.
- Non UK specification cars.

### Making a claim:

You should contact Auto Protect as soon as possible after the date of the total loss to report your claim.

- *You must not accept any offer from your motor insurers until you have spoken to A.P. claims department on 0870 766 2786.*



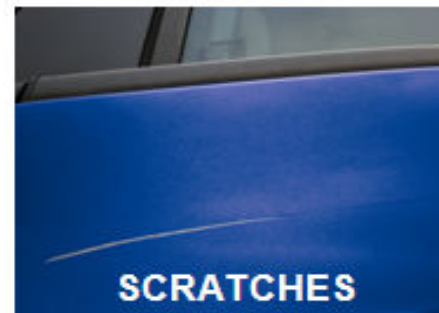
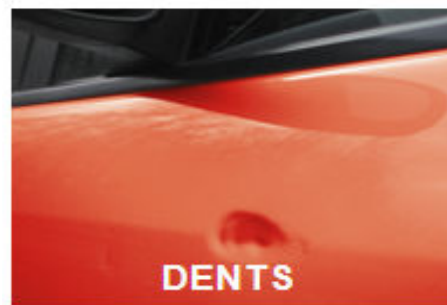
# S.M.A.R.T. INSURANCE

## THE SMARTER CHOICE FOR SMART CARS

### Eligibility...

Any customer with motor insurance with the exception of;

- Non permanent UK residents/Channel Islands.
- Hire vehicles, emergency vehicles, couriers, taxi and driving schools.
- Vehicles used for road racing/rallying.
- Business use, including delivery courier.
- Vehicles over 5 years of age.
- Vehicles over 3500kgs gross weight
- Can be cancelled within 14 days



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# S.M.A.R.T. INSURANCE

## THE **SMARTER CHOICE** FOR SMART CARS

S.M.A.R.T insurance stands for Small Motor Accident Repair Technology. In the past, cars in need of cosmetic repair would have been sent to a conventional body shop, meaning that you could potentially be without a car whilst the repair took place, and possibly face a large bill. Dents, small scuffs, scratches, and chips not only detract from the vehicles appearance but also have a detrimental effect on its resell value. These minor damage repairs have been common place within the motor trade, as a convenient small damage removal process but, these repairs have not been so accessible to the retail public.



**S.M.A.R.T insurance is designed to help keep the car in perfect condition, thus maintaining the appearance of the vehicle as at the time of purchase, without compromising your 'No Claims Bonus' and without expensive motor insurance excesses.**

# S.M.A.R.T. INSURANCE

## THE SMARTER CHOICE FOR SMART CARS

### THE COVER IN BRIEF...

- Unlimited number of claims up to a value of £3000.00 in aggregate.
- Guarantee on all repairs for a 3 year period.
- Safeguards your insurance 'No Claims Bonus'.
- Small £25.00 excess per claim, thus alleviating potentially high insurance excess.
- Mobile repairs may be carried out at home or work to reduced inconvenience.
- Simple claims process with no forms just an easy template guide
- No mileage restrictions after inception.
- Available on 0% Representative APR.
- National network of repairers.
- Professional claims handling.



# S.M.A.R.T. INSURANCE

## THE SMARTER CHOICE FOR SMART CARS

### Key Features IN BRIEF...

SMART covers the sizes of damage which fits inside a plastic template:

- Minor damage to metal body panels not exceeding 15cm in diameter.
- Chips not exceeding 1.5mm in diameter.
- Light scratches not exceeding 15cm in length and not extended over more than two adjacent body panels.
- Minor dents not exceeding 15cm in diameter.



# S.M.A.R.T. INSURANCE

## THE SMARTER CHOICE FOR SMART CARS

### Exclusions...

- Any damage to the vehicle, which is
  - Not minor repair damage or where the damage has been confirmed by the technician that the repair requires body shop intervention. Roofs and bonnets covered only if smart repair is achievable.
  - Incurred more than 14 days before the claim is reported.
  - Incurred prior to the policy inception.
  - Caused by or to stickers or decals.
  - Caused to beading, moulding, locks and handles.
  - Involving accessories, door and window mouldings, lamps, window panels ,interior and cracked or dented bumpers.
  - Where specialised paint is used, e.g matt, custom or pearlescent paint work.
  - Not the vehicle on the policy schedule.
  - Vehicles used for business use other than journeys to and from permanent place of work.
- The excess per area repaired once the repair has been completed.
- Any third party damage, which caused bodily injury.
- Claims made in excess of the aggregate limit.
- Repairs conducted without prior authorisation.
- Any consequential loss.
- Non UK residents



# S.M.A.R.T. INSURANCE

## THE SMARTER CHOICE FOR SMART CARS

### ALLOY PROTECT

Designed to cover the cost of repairs resulting from accidental damage caused by kerbing, scuffing, chips and scratches to alloy wheels. It provides a quick and convenient way to refurbish alloy wheels without the need to replace the wheel or having to visit a body shop. Available on vehicles under 5 years of age with alloy wheels †.

#### Cover and Benefits:

- Cover for a 3 year period.
- Maximum payable benefit of up to £100 per wheel.
- Unlimited claims up to an aggregate of £1000.
- No excess charges.
- National mobile repairs.
- One off payment or 12 payments 0%
- No mileage restrictions after inception.



# S.M.A.R.T. INSURANCE

## THE SMARTER CHOICE FOR SMART CARS

### SMART+

S.M.A.R.T+ is insurance offers identical benefits as S.M.A.R.T with the additional of 'Alloy Wheel' protection, providing total exterior cosmetic peace of mind. The Terms and conditions mirror each of the individual elements that make up the cover.

There is a customer saving for the combined product, offering excellent value for money.



Cancellations must be in writing to Auto Protect Limited, Cambridge House, Cambridge Rd, Harlow, CM20 2EQ and included the original policy marked cancelled.

# WHY CHOOSE PLATINUM FINANCE....

**CREDIBILITY** – We use some of Europe's largest finance companies and major high street banks as well as our Franchise partners.

**COMPETITIVE** – Using economies of scale we can transfer that benefit to you the consumer with unique products and rates.

**CREDIT LIMIT** – By us arranging your finance it leaves your other credit lines (i.e. credit card, overdraft etc) intact for other uses and future borrowing.

**CHOICE** – We have a choice of affordable products, that are tailored to meet just about every customer requirement.

**CONVENIENCE** – We provide a quick decision, with few forms to fill out, no transfers or cheques to arrange and no prying questions about household bills and other credit cards.

**COVER** – The Platinum Motor Group is regulated under the Financial Services Authority to give you good advice.



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