

## **So you would like a new car....**

You have seen the adverts talked to your friends and then taken a wander into a dealership so that you can see the car in all its glory, all shiny and new. You will of course compare prices, discounts both in the local dealers and on the internet.

The final step, you buy your new car and this will be either with your savings or a loan, you will need to add the interest into your calculations, as well as the road tax for the time you have the car and not forgetting depreciation when costing your total motoring costs.

Maintenance costs will be comparable if you kept the car for the same length as a contract, i.e. 24 or 36 months, but if you decided to keep it longer the Maintenance costs on a 3 year plus car start to go through the roof.

Time passes and another new car is needed again you know what you want but you also have to get rid of your current car, now this could be through the local paper with people coming round haggling the price lower than you would like and of the time spent waiting in for them to turn up or you could part exchange with the dealer although perhaps the best price won't be achieved, however you go it will cost you money.

## **So what is the answer to these dilemmas?**

Leasing could be the answer to all the irritations of car buying, leasing in the USA is huge and now the UK is the most advanced car leasing market within Europe, buying thousands of new cars, leasing and then recycling back into the used car market.

If you look to change your car regularly, every 2 or 3 years then leasing works out the least expensive option not only providing the keen pricing of the vehicles by the buying power of the big leasing companies but also taking away the cost and the hassle of the disposal at the end of the contract.

## **So why choose Contract Hire?**

- Fixed costs for the whole period
- Reliable brand new car every 2 or 3 years
- No used car value fluctuations
- Reduced administration

- Car leasing contracts are available with or without maintenance (which covers routine maintenance and servicing costs)
- Takes advantage of the buying power of Leaseline Car leasing and their whole of market trading.

## **Low monthly rentals**

Rentals are based on a small initial outlay and then the monthly payments are fixed which helps with personal budgeting. You pay the monthly rental and then at the end of the term you simply hand the car back and providing it meets the condition and mileage stated in the contract, there is nothing to pay.

## **Damage and mileage**

Any excess mileage is stated in the contract and is not a penalty simply a cost and any damage must fall within the strict guidelines BVRLA fair wear and tear.

## **Summing it up**

You have low fixed cost rentals, no hassle in selling the car at the end. Minimum maintenance costs as most new cars come with 3 or 5 year Full Manufacturer's warranty includes Road tax for the complete term.

## **What if I am a Self Employed.**

Car leasing is available to you too and with all the same benefits of a new car every two to three years, with low rentals and no disposal problems.