



GENESIS FINANCE

PERSONAL CONTRACT HIRE

ONE OF OUR RANGE OF
FLEXIBLE FINANCE OPTIONS



PERSONAL CONTRACT HIRE (PCH)

A funding product 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.

WHAT DO I NEED TO KNOW?

Personal Contract Hire, or PCH is a funding product 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.

You pay an initial upfront advance rental (amount dependent on size of monthly rental) usually the equivalent to three, six or nine monthly rentals.

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

At the end of this period you are not responsible for the disposal, the vehicle is simply handed back. There is no option to own the vehicle at the end of the agreement.

MORE DETAILS

All agreements include road fund licence, full manufacturers warranty and the 12 months breakdown cover.

Personal Contract Hire agreements are normally 24, 36 or 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.

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 Personal Assistant.