international motors FINANCE

Mr V Insignia
Lawrence Of Kemnay, Elphinstone Road
Port Elphinstone, INVERURIE
Aberdeenshire
AB513RN

This Quotation has been provided by
LAWRENCE OF KEMNAY LTD
ELPHINSTONE ROAD
PORT ELPHINSTONE
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AB51 3RN

Tel: 01467 629926
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Date of Issue: 27/09/2017

Product **Hire Purchase**

Quotation Number **53137501/19105858**

Description of Goods VAUXHALL INSIGNIA DIESEL Date of Registration 3/2015

We are providing this quotation for you in respect of a regulated Hire Purchase agreement and Fixed Sum Credit Personal Loan multiple agreement. This quotation is NOT AN OFFER OF CREDIT, and is valid for 14 days only from the Date of Issue shown above, is exclusively related to the goods specified and is provided on the understanding that you are aged 18 years or over.

| | | **Goods** | | **Insurances** |
|---|---|---|---|---|
| **Total Cash Price of Goods** | | £ 9995.00 | | |
| Deduct Total Deposit Paid | | £ 215.00 | | |
| **Amount of Credit** | | £ 9780.00 | Other Insurances | |
| Add - Hire Purchase Charges | £ 3135.20 | | | |
| Purchase Fee | £ 10.00 | | | |
| **Total Charge for Credit** | | £ 3145.20 | | |
| **Repayment Balance** | | £ 12925.20 | | |
| Total Amount Payable | | £ 13140.20 | | |
| **ANNUAL PERCENTAGE RATE** | | **12.2 %** | | **0.0 %** |

| The Repayment Balance shown is payable as follows: | Goods Schedule | Purchase Fee | Insurances Schedule | Aggregate Instalments |
|---|---|---|---|---|
| 1 repayment 1 month(s) after the date of the Agreement in the sum of | £ 215.42 | | £ 0.00 | £ 215.42 |
| 58 repayment(s) at 1 monthly intervals starting 1 month(s) thereafter each of | £ 215.42 | | £ 0.00 | £ 215.42 |
| 1 repayment 60 months after the date of the Agreement ('the Final Repayment') of | £ 205.42 | £ 10.00 | £ 0.00 | £ 215.42 |

GOODS RETURN OPTION

The prospective agreement offers you the option to return the Goods at the end of the repayment period for a

Guaranteed Future Value of £

Excess Mileage Charges if you exceed the Permitted Maximum of miles

Excess Mileage Charge Rates applicable - if the excess miles are 4999 or less pence per excess mile + VAT

- if the excess miles are 5000 or more pence per excess mile + VAT

All costs necessary to put the goods into good repair and condition commensuarate with age and miles travelled. You will be notified of this amount (if any) after the Goods have been returned.

**BE SURE YOU CAN AFFORD THE REPAYMENTS BEFORE ENTERING INTO A CREDIT AGREEMENT**