

KIA FINANCE BUSINESS CONTRACT HIRE.

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

Business Contract Hire (BCH)

Business Contract Hire, or BCH 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.

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 with nothing more to pay, subject to the vehicle condition and mileage.

5. Brand New Car

With Business Contract Hire, you have the option to change your vehicles every 24 to 48 months, allowing you to access another brand new Kia.

What else do I need to know?

All agreements include road fund licence, full manufacturer's warranty and the manufacturer's comprehensive breakdown cover.

Business Contract Hire agreements can run from 24 to 48 months in duration.

Both excess mileage and vehicle condition charges may apply.

VAT registered companies are able to reclaim 50% of the VAT on the finance rental where employee private use is permitted, or 100% if the vehicle is solely for business use.

Maintenance of the vehicle can be included in your monthly rental as an added option. 100% of the VAT on the maintenance rental can be reclaimed.

Business Contract Hire is available to Limited Companies and Limited Liability Partnerships.

Contracts are subject to a minimum period of 24 months.

If you have questions about any of our products please speak to your local Kia dealer.

BUSINESS CONTRACT HIRE; ONLY AVAILABLE ON KIA ELECTRIC VEHICLES. THERE IS NO OPTION TO OWN THE VEHICLE AT THE END.

T&Cs apply. Subject to status. 18s or over. Guarantee may be required. Finance provided by Kia Finance RH2 9AQ