PERSONAL MOTOR LOAN

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.





Personal Motor Loan

A Personal Motor Loan is a fixed car loan where you pay fixed monthly payments for a set period of time, after which you own the car. You can trade in a car you already own to reduce the initial deposit.

How does it work?

Deposit

Once you've chosen your car (Which cannot be older than 14 years at the end of the agreement), you decide if you would like to fund the entire purchase price or put down a deposit.

Term

You decide on the length of time you want to spread the repayment of the balance over, varying between 12-60 months. The minimum loan amount is £3,000. Criteria may vary dependant on campaign promotions, so please check with your local Kia Dealer.

Repayment

Your interest rate is fixed so every month you'll pay the same amount and after all repayments have been made, you own the car.

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



