

FINANCIAL SERVICES

FINANCE PRODUCT GUIDE





CAR FINANCE

Land Rover Financial Services & Land Rover Contract Hire offer a range of finance products to suit clients' individual needs.

These are:

- Hire Purchase (HP)
- Personal Contract Purchase (PCP)
- Advance Payment Plan (APP)
- Personal Contract Hire (PCH)
- Business Contract Hire (BCH)

This guide provides information to help you choose the right product for you. All products are subject to status and only available to UK residents aged 18 and over.

Balloon Hire (Lease) Purchase is no longer available.

Availability of products may vary by Retailer and vehicle type.





OUR PRODUCTS

	HP	PCP	APP	PCH	BCH
New and used vehicles	✓	✓ ^a	Available for vehicles up to 3 months old	New only	New only
Minimum finance advance	Typically £2000 ^b	Typically £2000 ^b	Typically Guaranteed Minimum Future Value (GMFV).	✗	✗
Length of agreement	From 1–5 years ^b	From 1–4 years ^b	2–3 years ^b	From 2–5 years	2–5 years
Deposit/initial rental required	✓ £0 deposit may be available	✓ £0 deposit may be available	Deposit is the total price less the deferred optional final repayment plus any interest applicable	Yes — Typical initial payment of between 1 and 12 rentals or lump sum amount	Yes — Typical initial payment of between 1 and 12 rentals or lump sum amount
Fixed monthly repayments	✓	✓	No monthly repayments	✓ ^c	✓ ^c
Optional final repayment	✗	✓	✓	✗	✗
Maximum permitted age of vehicle at agreement start	10 years	7 years	3 months	New	New
Maximum permitted age of car at agreement end	Typically 14 years (non EV) ^d Typically 10 years (EV)	Typically 9 years (non EV and EV) ^d	3 years ^d	Typically 5 years	Typically 5 years
Ownership option at agreement end	✓	✓ After optional final repayment is paid	✓ After optional final repayment is paid	✗ Vehicle must be returned	✗ Vehicle must be returned
End of contract goods return option	✗	✓ Return conditions apply	✓ Return conditions apply	✓ Return is compulsory Return conditions apply	✓ Return is compulsory Return conditions apply
Mileage and condition restrictions/charges (if you exceed permitted maximum/contracted mileage or the vehicle is not in good condition upon return)	✗	✓ Charges apply if you return the vehicle	✓ Charges apply if you return the vehicle	✓	✓
Ability to amend annual mileage in life	✗	✗	✗	✓ Subject to status	✓ Subject to status
Voluntary termination (HP/PCP/APP) Early termination (PCH/BCH)	✓ Return conditions apply	✓ Return conditions apply	✓ Return conditions apply	✓ Return conditions apply	✓ Return conditions apply
Early settlement option	✓	✓	✓	N/A — see Early Termination Page 20	N/A — see Early Termination Page 24
Fully comprehensive insurance required	✓	✓	✓	✓	✓
Ability to amend monthly payment due date	✓ Once every 12 months	✓ Once during the agreement	✓ Once during the agreement	✓ Subject to conditions	✓ Subject to conditions
Optional maintenance packages available	✗	✗	✗	✓	✓

^a Some exceptions apply.

^b Promotional offer terms may vary.

^c VAT and Vehicle Excise Duty are charged at the prevailing rate and may vary during the life of the agreement.

^d Some exceptions apply.



HIRE PURCHASE [HP]

HOW IT WORKS

Hire Purchase (HP) could help you buy your dream car whilst spreading the cost.



You'll agree an initial deposit, your agreement term and your monthly payments with the Retailer.



Your deposit is taken from the price of the car.



You'll then pay the remaining balance plus interest in monthly repayments over the agreed term.



Land Rover Financial Services buys the car on your behalf and owns the car for the duration of the finance agreement.



After you've made all the repayments including any interest, you will become the owner of the vehicle.





HOW IT WORKS

The maximum age of the vehicle at the end of the agreement is typically 14 years (non EV) and typically 10 years (EV)^a.
Minimum and maximum finance amounts may apply^b.



FLEXIBLE DEPOSIT OPTIONS

£0 deposit may be available.

Agree on your deposit amount with the Retailer.

FIXED INTEREST RATE 8 MONTHLY REPAYMENTS

You'll make equal monthly repayments with a fixed interest rate, over your chosen period of 1–5 years^c.

END OF AGREEMENT

You will own the car after all the repayments including interest have been paid.

A purchase fee of £10 is included within your final repayment.

^a Some exceptions apply.

^b Typical minimum advance of £2,000. Promotional offer terms may vary.

^c Promotional offer terms may vary.

EV = electric vehicle

WHAT ELSE YOU NEED TO KNOW [HP]

Your Rights (Agreements regulated by the Consumer Credit Act)



RIGHT OF WITHDRAWAL

You can change your mind and withdraw from the agreement without giving any reason during the first 14 days after you receive the executed copy of your agreement. This will bring the finance agreement to an end, but it does not automatically mean you can pull out of buying the vehicle or any insurance products / extras. If you withdraw, you must pay us the total amount of credit we are lending you for the vehicle and any insurance products / extras and interest on it within 30 days.



VOLUNTARY TERMINATION

You have the right to end the agreement early and return the vehicle to us. If you do this, you need to pay us all repayments that have fallen due up to the time of termination. If at the point that you terminate, the amount you have paid for the vehicle (including the deposit) is less than half the total amount payable for the vehicle you will also need to make an additional payment to bring the amount up to this sum.

You will also need to pay:

- the outstanding balance less any rebate of charges due for any insurance products / extras
- any charges that may apply if you have not kept the vehicle in good repair.



SATISFACTORY QUALITY RIGHTS

You have rights against the lender if the vehicle is not of a satisfactory quality. If you experience problems with the vehicle, we will work with the Retailer to resolve your concerns.



EARLY SETTLEMENT

You can pay off your agreement in full at any time. Just contact us and we will tell you what you need to pay and by when. You may even get a rebate of some of your interest. Where applicable, the interest is calculated up-front and added to the balance at the start of your agreement. Whilst you pay an equal repayment amount each month, the amount of interest that you pay each month reduces over the life of the agreement so this will impact the level of rebate that you receive.



ELIGIBILITY CRITERIA



AGE/LOCATION

You must be at least 18 years old and a permanent UK resident.



INSURANCE

You must have fully comprehensive insurance which you'll need to arrange yourself.



DRIVING LICENCE

You must have the relevant driving licence for the vehicle.

IMPORTANT THINGS TO CONSIDER



VEHICLE INFORMATION

The Retailer should disclose to you information that is material for you to make an informed decision, such as information that might affect the price, condition and/or value of the vehicle. Please ask your Retailer for any specific information that you need about the vehicle to make an informed decision and check the V5C to ensure that you are comfortable with the information recorded.



HOW INFORMATION IS RECORDED

Details of your credit agreement will be recorded with credit reference agencies. Hire Purchase agreements are recorded as unsecured lending products in line with industry practice.



RELEVANT FINANCIAL INSTITUTIONS

Land Rover Financial Services is a trading style of Black Horse Ltd which is part of Lloyds Banking Group's ring fenced bank. This means we cannot enter into agreements with certain types of financial institutions, for example, banks or businesses that deal in certain investments. If you are a financial institution and you think that you cannot enter into agreements with a retail ring-fenced bank, you must tell us so that we can determine your status.



PERSONAL CONTRACT PURCHASE [PCP]

HOW IT WORKS

Personal Contract Purchase (PCP) can help you to buy your dream car with lower monthly repayments than a Hire Purchase (HP) product as a large proportion of the amount you repay is deferred into an optional final repayment. You will pay more interest on a PCP agreement than an HP agreement for the same loan amount, term and APR^a, as your balance reduces more slowly due to the optional final repayment.



Agree an initial deposit and term with the Retailer and decide how many miles you'll travel each year.



The Retailer will then work out the monthly repayment and the optional final repayment. The optional final repayment is based on the anticipated value of the vehicle at the end of the agreement.



At the end of your agreement, you can part exchange the vehicle, return the vehicle (return conditions apply) or pay the optional final repayment should you wish to own the vehicle.



Land Rover Financial Services buys the car on your behalf and owns the car for the duration of the finance agreement.



After you've made all the repayments, the deferred optional final repayment, option to purchase fee and any interest applicable, you will become the owner of the vehicle.

^aAnnual Percentage Rate of Charge (APR) – this is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.



HOW IT WORKS

Select a vehicle available on Personal Contract Purchase.

Decide your annual mileage, up to 35,000 a year. For electric vehicles the maximum annual mileage is 24,000^a. The annual mileage selected will affect your monthly repayments and the optional final repayment amount. Make sure you select a realistic mileage allowance otherwise excess mileage charges may be incurred if you exceed the permitted maximum mileage and return the vehicle to us.

The maximum age of the vehicle at the end of the agreement is typically 9 years (non EV and EV)^b. Minimum and maximum finance amounts may apply^c.



DEPOSIT

£0 deposit may be available.

Agree on your deposit amount with the Retailer.

FIXED INTEREST RATE & MONTHLY REPAYMENTS

You'll make equal monthly repayments with a fixed interest rate over your chosen period of 1–4 years^c.

END OF AGREEMENT

Choose to either part exchange, return the vehicle or pay the optional final repayment to own the vehicle.

^a Some exceptions apply.

^b Typical minimum advance of £2000. Promotional offer terms may vary.

^c Promotional offer terms may vary.

EV = electric vehicle



END OF AGREEMENT OPTIONS



PART EXCHANGE

Subject to paying off your existing agreement in full, you can part exchange your vehicle at the end of the term or any time during the agreement. New credit agreements are subject to status.

The vehicle could be worth less than the optional final repayment leaving you with a shortfall to pay before starting a new agreement.



RETURN

You have the option to return the vehicle at the end of your agreement.

To avoid incurring charges, the vehicle needs to be in good condition and within the permitted maximum mileage.



OWN

Own the vehicle outright by paying the optional final repayment.

A purchase fee of £10 is included.

WHAT ELSE YOU NEED TO KNOW [PCP]

Your Rights (Agreements regulated by the Consumer Credit Act)



RIGHT OF WITHDRAWAL

You can change your mind and withdraw from the agreement without giving any reason during the first 14 days after you receive the executed copy of your agreement. This will bring the finance agreement to an end, but it does not automatically mean you can pull out of buying the vehicle or any insurance products / extras. If you withdraw, you must pay us the total amount of credit we are lending you for the vehicle and any insurance products / extras and interest on it within 30 days.



VOLUNTARY TERMINATION

You have the right to end the agreement early and return the vehicle to us. If you do this, you need to pay us all repayments that have fallen due up to the time of termination. If at the point that you terminate, the amount you have paid for the vehicle (including the deposit) is less than half the total amount payable for the vehicle you will also need to make an additional payment to bring the amount up to this sum. You will also need to pay:

- the outstanding balance less any rebate of charges due for any insurance products / extras and
- any charges that may apply if you have not kept the vehicle in good repair or if you have exceeded the permitted maximum mileage.

For PCP, you will reach the half paid point later in the agreement than you would in an HP agreement over the same term as you are paying less each month due to the deferred optional final repayment.



SATISFACTORY QUALITY RIGHTS

You have rights against the lender if the vehicle is not of a satisfactory quality. If you experience problems with the vehicle, we will work with the Retailer to resolve your concerns.



EARLY SETTLEMENT

You can pay off your agreement in full at any time. Just contact us and we will tell you what you need to pay and by when. You may even get a rebate of some of your interest. Where applicable, the interest is calculated up-front and added to the balance at the start of your agreement. Whilst you pay an equal repayment amount each month, the amount of interest that you pay each month reduces over the life of the agreement so this will impact the level of rebate that you receive.



ELIGIBILITY CRITERIA



AGE/LOCATION

You must be at least 18 years old and a permanent UK resident.



INSURANCE

You must have fully comprehensive insurance which you'll need to arrange yourself.



DRIVING LICENCE

You must have the relevant driving licence for the vehicle.

IMPORTANT THINGS TO CONSIDER



VEHICLE INFORMATION

The Retailer should disclose to you information that is material for you to make an informed decision, such as information that might affect the price, condition and/or value of the vehicle. Please ask your Retailer for any specific information that you need about the vehicle to make an informed decision and check the V5C to ensure that you are comfortable with the information recorded.




HOW INFORMATION IS RECORDED

Details of your credit agreement will be recorded with credit reference agencies. Personal Contract Purchase agreements are recorded as unsecured lending products in line with industry practice. The optional final repayment amount will be included in the total outstanding balance recorded with the credit reference agencies. Should you decide to return the vehicle to us at the end of your agreement, the outstanding balance will be adjusted to reflect that the optional final repayment is no longer due.



RELEVANT FINANCIAL INSTITUTIONS

Land Rover Financial Services is a trading style of Black Horse Ltd which is part of Lloyds Banking Group's ring fenced bank. This means we cannot enter into agreements with certain types of financial institutions, for example, banks or businesses that deal in certain investments. If you are a financial institution and you think that you cannot enter into agreements with a retail ring-fenced bank, you must tell us so that we can determine your status.

 The vehicle is at risk of repossession if you do not maintain contractual repayments



ADVANCE PAYMENT PLAN [APP]

HOW IT WORKS

Advance Payment Plan is available for vehicles up to 3 months old and ideal if you are planning to pay for your Land Rover outright but would prefer to defer some of the initial outlay until the end of the agreement. Make one single upfront payment with a choice of 3 options at the end of the agreement.



Agree a term with the Retailer and decide how many miles you'll travel each year.



There are no monthly repayments with Advance Payment Plan. Instead you pay a single upfront deposit payment, which is the total price of the vehicle less the deferred optional final repayment plus interest.

The deferred optional final repayment amount is based on the anticipated value of the vehicle at the end of the agreement.



At the end of your agreement, you can part exchange the vehicle, return the vehicle (return conditions apply) or pay the optional final repayment and own the vehicle.



Land Rover Financial Services buys the car on your behalf and owns the vehicle for the duration of the finance agreement.



After you've made your single upfront payment, the deferred optional final repayment, option to purchase fee and any interest applicable, you will become the owner of the vehicle.





HOW IT WORKS

Select a vehicle available on Advance Payment Plan.

Decide your annual mileage, up to 35,000 a year. For electric vehicles the maximum annual mileage is 24,000^a. The annual mileage selected will affect the optional final repayment amount. Make sure you select a realistic mileage allowance otherwise excess mileage charges may be incurred if you exceed the permitted maximum mileage and return the vehicle to us.

The maximum age of the vehicle at the end of the agreement is 3 years^b. Minimum and maximum finance amounts may apply^c.



DEPOSIT

The deposit is the total price less the deferred optional final repayment plus any interest applicable.

END OF AGREEMENT

Choose to either part exchange, return the vehicle or pay the optional final repayment to own the vehicle.

^a Maximum mileage at the end of the contract is 108,000 (37 month term), 73,000 (25 month term). For electric vehicles the maximum end of the contract mileage is 90,000.

^b Some exceptions apply.

^c Typically Guaranteed Minimum Future Value (GMFV).



END OF AGREEMENT OPTIONS



PART EXCHANGE

Subject to paying off your existing agreement in full, you can part exchange your vehicle at the end of the term or any time during the agreement. New credit agreements are subject to status.

The vehicle could be worth less than the optional final repayment leaving you with a shortfall to pay before starting a new agreement.



RETURN

You have the option to return the vehicle at the end of your agreement.

To avoid incurring charges, the vehicle needs to be in good condition and within the permitted maximum mileage.



OWN

Own the vehicle outright by paying the optional final repayment.

A purchase fee of £10 is included.

WHAT ELSE YOU NEED TO KNOW [APP]

Your Rights (Agreements regulated by the Consumer Credit Act)



RIGHT OF WITHDRAWAL

You can change your mind and withdraw from the agreement without giving any reason during the first 14 days after you receive the executed copy of your agreement. This will bring the finance agreement to an end, but it does not automatically mean you can pull out of buying the vehicle or any insurance products / extras. If you withdraw, you must pay us the total amount of credit we are lending you for the vehicle and any insurance products / extras and interest on it within 30 days.



VOLUNTARY TERMINATION

You have the right to end the agreement early and return the vehicle to us. If you do this, you need to pay us all repayments that have fallen due up to the time of termination. If at the point that you terminate, the amount you have paid for the vehicle (including the deposit) is less than half the total amount payable for the vehicle you will also need to make an additional payment to bring the amount up to this sum. You will also need to pay:

- the outstanding balance less any rebate of charges due for any insurance products / extras and
- any charges that may apply if you have not kept the vehicle in good repair or if you have exceeded the permitted maximum mileage.



SATISFACTORY QUALITY RIGHTS

You have rights against the lender if the vehicle is not of a satisfactory quality. If you experience problems with the vehicle, we will work with the Retailer to resolve your concerns.



EARLY SETTLEMENT

You can pay off your agreement in full at any time. Just contact us and we will tell you what you need to pay and by when. You may even get a rebate of some of your interest. Where applicable, the interest is calculated up-front and added to the balance at the start of your agreement.



ELIGIBILITY CRITERIA



AGE/LOCATION

You must be at least 18 years old and a permanent UK resident.



INSURANCE

You must have fully comprehensive insurance which you'll need to arrange yourself.



DRIVING LICENCE

You must have the relevant driving licence for the vehicle.

IMPORTANT THINGS TO CONSIDER



VEHICLE INFORMATION

The Retailer should disclose to you information that is material for you to make an informed decision, such as information that might affect the price, condition and/or value of the vehicle. Please ask your Retailer for any specific information that you need about the vehicle to make an informed decision and check the V5C to ensure that you are comfortable with the information recorded.



HOW INFORMATION IS RECORDED

Details of your credit agreement will be recorded with credit reference agencies. Advance Payment Plan agreements are recorded as unsecured lending products in line with industry practice. The total outstanding balance recorded with the credit reference agencies will be the optional final repayment amount. Should you decide to return the vehicle to us at the end of your agreement, the outstanding balance will be adjusted to reflect that the optional final repayment is no longer due.



RELEVANT FINANCIAL INSTITUTIONS

Land Rover Financial Services is a trading style of Black Horse Ltd which is part of Lloyds Banking Group's ring fenced bank. This means we cannot enter into agreements with certain types of financial institutions, for example, banks or businesses that deal in certain investments. If you are a financial institution and you think that you cannot enter into agreements with a retail ring-fenced bank, you must tell us so that we can determine your status.



PERSONAL CONTRACT HIRE [PCH]

HOW IT WORKS



Personal Contract Hire (PCH) is a fixed cost rental agreement which is available for a period of 2–5 years on new vehicles only.



This is also available with an added optional maintenance package which can help with keeping your vehicle in good condition.



When your agreement comes to an end you must return the vehicle to us as there is no ownership option.





HOW IT WORKS

Select a new vehicle available on Personal Contract Hire.

Decide your annual mileage limit which must be a minimum of 5,000. The maximum limits vary by vehicle^a.
If your circumstances change during your agreement you may be able to amend your contracted mileage.

Optional maintenance packages are available within your agreement at an additional cost.



INITIAL PAYMENT

An initial rental is needed. This amount will typically be equal to between 1 to 12 of your monthly rentals, but can also be a lump sum payment. The higher the initial amount is, the lower the rest of your monthly rentals will be.

FIXED MONTHLY RENTALS

Pay regular monthly rentals over the agreed term of between 2–5 years.

VAT and Vehicle Excise Duty are charged at the prevailing rate and may vary during the life of the agreement.

END OF AGREEMENT

At the end of your agreement you must return the vehicle to us as there is no ownership option. If you have not exceeded your contracted mileage and have kept your vehicle in good condition in line with the BVRLA Fair Wear & Tear guidelines you will have nothing further to pay.

^a Diesel 150,000, Petrol/PHEV 120,000, Electric Vehicle 100,000



WHAT ELSE YOU NEED TO KNOW [PCH]

Your Rights (Agreements regulated by the Consumer Credit Act)



RIGHT TO CANCEL

You may have the right to cancel within 14 days of the date the agreement is signed by you and us. If you do cancel, we will reimburse any payments received from you. For any period that you had use of the vehicle, you'll need to pay a proportion of the agreed monthly rentals.



EARLY TERMINATION

You can terminate the agreement early providing you pay 50% of the remaining term (subject to account being up to date) plus any other charges, such as pro-rata excess mileage or damages.



SATISFACTORY QUALITY RIGHTS

If the vehicle that you purchase under the agreement is not of satisfactory quality, you have rights against the owner who will work with the Retailer to resolve your concerns.



ELIGIBILITY CRITERIA



AGE/LOCATION

You must be at least 18 years old and a permanent UK resident.



DRIVING LICENCE

You must have the relevant driving licence for the vehicle.



INSURANCE

You must have fully comprehensive insurance which you'll need to arrange yourself.



ROAD TAX

Is included with your monthly rentals.

IMPORTANT THINGS TO CONSIDER



MAINTENANCE

You must keep your vehicle to the standards of the manufacturer handbook. Optional maintenance packages are available within your agreement at an additional cost. Maintenance packages can only be added at the inception of the contract.



RELEVANT FINANCIAL INSTITUTIONS

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BUSINESS CONTRACT HIRE [BCH]

HOW IT WORKS



Business Contract Hire (BCH) is a fixed cost rental agreement which is available for a period of 2–5 years on new vehicles only.



This is also available with an added optional maintenance package which can help with keeping your vehicle in good condition.



When your agreement comes to an end you must return the vehicle to us as there is no ownership option.





HOW IT WORKS

Select a new vehicle available on Business Contract Hire.

Decide your annual mileage limit which must be a minimum of 5,000. The maximum limits vary by vehicle^a. If your circumstances change during your agreement you may be able to amend your contracted mileage.

Optional maintenance packages are available within your agreement at an additional cost.



INITIAL PAYMENT

An initial rental is needed. This amount will typically be equal to between 1 to 12 of your monthly rentals, but can also be a lump sum payment. The higher the initial amount is, the lower the rest of your monthly rentals will be.

FIXED MONTHLY RENTALS

Pay regular monthly rentals over the agreed term of between 2–5 years. VAT and Vehicle Excise Duty are charged at the prevailing rate and may vary during the life of the agreement.

END OF AGREEMENT

At the end of your agreement you must return the vehicle to us as there is no ownership option. If you have not exceeded your contracted mileage and have kept your vehicle in good condition in line with the BVRLA Fair Wear & Tear guidelines you will have nothing further to pay.

^a Diesel 150,000, Petrol/PHEV 120,000, Electric Vehicle 100,000



WHAT ELSE YOU NEED TO KNOW [BCH]

Your Rights (Only for Business Agreements Regulated by the Consumer Credit Act)



RIGHT TO CANCEL

You may have the right to cancel within 14 days of the date the agreement is signed by you and us. If you do cancel, we will reimburse any payments received from you. For any period that you had use of the vehicle, you'll need to pay a proportion of the agreed monthly rentals.



EARLY TERMINATION

You can terminate the agreement early providing you pay 50% of the remaining term (subject to account being up to date) plus any other charges, such as pro-rata excess mileage or damages. VAT registered businesses may be able to reclaim VAT, depending on how the vehicle was used (private/commercial or mixed use) and individual tax status.



SATISFACTORY QUALITY RIGHTS

If the vehicle that you purchase under the agreement is not of satisfactory quality, you have rights against the owner who will work with the Retailer to resolve your concerns.





ELIGIBILITY CRITERIA



AGE/LOCATION

You must be at least 18 years old and a permanent UK resident.



DRIVING LICENCE

You must have the relevant driving licence for the vehicle.



INSURANCE

You must have fully comprehensive insurance which you'll need to arrange yourself.



ROAD TAX

Is included with your monthly rentals.

IMPORTANT THINGS TO CONSIDER



MAINTENANCE

You must keep your vehicle to the standards of the manufacturer handbook. Optional maintenance packages are available within your agreement at an additional cost. Maintenance packages can only be added at the inception of the contract.



VALUE ADDED TAX (VAT)

VAT registered business may be able to reclaim VAT, depending on how the vehicle was used (private/commercial or mixed use) and individual tax status.



RELEVANT FINANCIAL INSTITUTIONS

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LANDROVER.CO.UK

Land Rover Financial Services is a trading style of Black Horse Limited, St William House, Tresillian Terrace, Cardiff CF10 5BH.

Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales with No. 661204.

Black Horse Limited is authorised and regulated by the Financial Conduct Authority. Black Horse Limited is a Lloyds Banking Group company.

Land Rover Contract Hire is provided by Lex Autolease Limited, trading as Land Rover Contract Hire, Heathside Park, Heathside Park Road, Stockport SK3 0RB.

Registered office: 25 Gresham Street London EC2 7HN Registered in England and Wales with No.1090741.

Lex Autolease Limited is authorised and regulated by the Financial Conduct Authority for credit related regulated and insurance distribution activities.

Lex Autolease Limited is a Lloyds Banking Group company.

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