

# FINANCE LEASE

From MAN Financial Services

Tax-efficient vehicle acquisition



**Initial Rental**

**Monthly rentals**  
(from 12 to 96 months)

**Extend the lease**  
**or sell the vehicle**  
**to a 3rd party**



## How Finance Lease works

Finance Lease from MAN FinancialServices allows you to acquire a new MAN vehicle in a tax-efficient way meaning you can avoid drawing on your company's capital reserves.

This is an on-balance sheet finance product. Payments can be tailored to suit your business cash flow needs, with flexible deposits and a hire period from 12 to 96 months.

- Rentals can be offset against taxable profits
- You can also benefit from writing down allowances, which is reflected in our competitive rates
- This option can also be fully amortised or have final payments based on the future value
- VAT spread over the term of the lease (VAT applies to rental, not purchase price)
- At the end of the agreed term, you have two options:
  - Extend the lease for an annual peppercorn rental
  - Sell the vehicle and retain the majority of the sale proceeds

## Key benefits

- Fixed payments for ease of budgeting
- Tax benefits
- Shows as an asset on your balance sheet
- The VAT is added to each rental rather than being paid at the outset
- Most of the benefits of ownership

**Discuss funding solutions with us:**

**0370 900 7060 | [www.financialservices.man.eu/uk](http://www.financialservices.man.eu/uk) | [MFSContaktUK@man.tratonfs.com](mailto:MFSContaktUK@man.tratonfs.com)**

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