

# APPLYING FOR FINANCE

## A HANDY GUIDE FROM CAPITAL FLEET SOLUTIONS

Buying a van outright is a large capital outlay, and if you don't have the available cash, then it's just not an option.

Normally your vehicle is a key part of your business - you need it to be on the road as soon as possible, and not costing you money in repairs.

Financing can be an affordable option, and with different products available you can really tailor what you need to your budget and requirements.

Financing is a really popular way of running a vehicle for many businesses. However, before you start applying straight away there are a couple of things to think about.

If you have any questions, you should always speak to an expert or feel free to give us a call and speak to one of our team. Make sure you are fully informed before you apply for a Finance Agreement.



### Budget

Don't enter into any agreement without properly budgeting the total cost.

There are different lengths and terms to each agreement, including some with mileage restrictions. So, if you're looking at an agreement with a balloon payment at the end, for example, make sure your business planning allows you to do that.



### Deposit

Just as important as budget, it's definitely worth thinking about what kind of deposit you want to put down.

In most cases, the more deposit you put down, the lower the monthly payments, but depending on the finance product, sometimes it may be better for your cash flow to put down less.

If you have an idea of what you want your deposit to be, this will make the process of applying easier.



### Finance Partner

There are numerous finance brokers out there, but it's so important to choose a partner that has a good reputation and the right experience.

If you use Capital Fleet Solutions to do this, we have finance companies we've developed relationships with, so we can give you the best guidance.

## CONTACT US

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**Capital Fleet Solutions**  
Vehicle Finance & Leasing