



## The assets you need. The funding to match.

Hire purchase, lease or refinance.  
Get the equipment your business needs, fast.

From machinery and vehicles to specialist kit and equipment, Asset Finance helps you invest in what your business needs without the upfront cost.

We offer flexible options including hire purchase, leasing for new assets and refinancing of existing assets, with funding available in just 24 hours.

Whether you're upgrading, expanding or simply staying ahead of demand, our facilities are tailored around your business, not the other way round.

With fixed repayments, fast decisions and funding up to £500k for a single asset and up to £2m per customer, it's a simple, effective way to keep your business moving. And growing.

### Why businesses choose our Asset Finance:

- Minimum to no upfront costs when purchasing the assets you need for your business
- Hire purchase, lease and refinance options
- Funding up to £500k per asset and £2m per customer
- Funding within 24 hours
- Terms from 12 to 84 months
- Balloon payment options up to £100k
- Cars costs up to £200k (including VAT)
- The interest rate is usually lower than for a business loan or overdraft
- Security: the asset(s) being financed

**Ultimate Finance. Keeping business moving.**



## Essential equipment. Easier access.

**Finance options that help you act fast.  
And grow smarter.**

### WHAT ARE MY OPTIONS?

There are three main variations of Asset Finance, each with their own benefits. If you are unsure which type is best to help you meet your business ambitions, our team of experts will help you assess your options and find the right funding for you.

#### HIRE PURCHASE

With Hire Purchase, the lender advances you the funds to acquire the asset but retains ownership of the purchase and leases it to your business against fixed monthly repayments. This option usually entails a larger initial payment and smaller monthly repayments each month. Once the agreement ends, you can choose to purchase the asset with a further payment.

#### LEASE FINANCING

With Lease Financing (also known as leasing), the funder will purchase the asset and lease it to you against monthly payments over an agreed period. However, you will not have the option to purchase the asset at the end of your agreement – you may be able to extend the lease if necessary, upgrade against another similar item or return it to your provider.

#### REFINANCING

Refinancing allows you to use your existing assets against funding. In simpler terms, it lets you access the cash that's tied up in your assets to boost your cashflow. It can be provided on both Lease Financing and Hire Purchasing – even if you have money still left to pay.



Excellent



Rated Excellent on  Trustpilot  
by real businesses like yours.

#### WHO'S IT FOR?

Non-regulated facilities only to any UK registered or domiciled business in need of equipment, vehicles or machinery. The asset must be deemed durable, identifiable, movable and sellable.

#### HOW MUCH CAN I BORROW?

- Up to £500k per asset and £2m per customer.
- Minimum facility size: £10,000 (Ltd company) or £25,000 (non-limited)
- Balloon payment up to £100k
- Cars costs up to £200k (including VAT)

#### HOW FAST IS IT?

Set-up and funding typically within one working day.

#### WHAT CAN I USE IT FOR?

- Buying new or used assets
- From machinery and vehicles to specialist kit and equipment,
- Upgrading current equipment
- Releasing value from existing owned assets

#### WHAT ARE THE REPAYMENT TERMS?

- Fixed monthly repayments via direct debit
- Terms between 12 and 84 months

#### WHAT SECURITY IS NEEDED?

The asset being financed.

**Ready to equip your business for what's next?** Let's talk.

Visit [ultimatefinance.co.uk/funding-solutions/asset-finance](https://ultimatefinance.co.uk/funding-solutions/asset-finance) or speak to the team on **0800 121 7757**.

## Ultimate Finance. Keeping business moving.

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