



PACCAR Financial

*Your preferred partner for financing and leasing
of DAF Trucks*

PACCAR
FINANCIAL



*Call Sales Support on
0845 603 6175*

DAF and PACCAR Financial: the perfect combination

PACCAR Financial: dedicated to your success

While other lenders tend to come and go, PACCAR Financial is committed exclusively to the trucking industry and to the success of those who buy DAF trucks.

Think of PACCAR Financial as your personal transportation banker: a partner with a vested interest in your success.

Experience Makes the Difference

When it's time to finance your next DAF truck, count on PACCAR Financial to help make it possible.

As the finance subsidiary of PACCAR Inc, we've been supporting truck owners for more than 40 years with innovative purchase and lease plans that can be customised to meet your individual needs.

It's why we finance more DAF trucks than anyone else. No matter where your trucks go, or what they haul, we can help you increase your financial flexibility and enable you to maximise your profitability.

Financial Peace of Mind

The right financing package can be as important to your success as the right truck. Because our focus is trucking, we seek to understand the critical factors that drive your business. Our Sales Support Team can help you find a tailor made solution with payment options, terms and rates that will give your business more financial support and flexibility.

Local and Pan European Solutions

PACCAR Financial has its headquarters located centrally in the UK at premises shared with DAF Trucks Limited, where our Sales Support Team are available to take your enquiries. Decisions are made here, not a world away and your request will get the same attention and care to detail – whether you own one truck or an entire fleet of vehicles.

If you operate outside the UK, PACCAR Financial's organisation crosses many borders of Europe with you. Our Pan European group provides comprehensive finance resources and solutions uniquely suited to national and multi-national operators.



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Tailor-made finance: products to meet your needs

Hire Purchase

Enjoy the balance sheet benefits of economic ownership of the vehicle. You can also choose between a fixed or variable interest rate, whichever suits your business. When all payments have been made, you own the vehicle. Full VAT is payable with the initial deposit payment.

Finance Lease

You can hire a DAF truck for a fixed period of time without the burden of a large up front VAT payment. The fixed monthly rentals can help to improve your cash flow and subject to credit approval, we can offer a range of flexible payment options including structured or seasonal rental schedules and balloon payments, which can substantially reduce your monthly rentals. As Lessor, PACCAR Financial owns the vehicle and when all rentals have been paid you can extend the use of the vehicle on a year by year basis on payment of a nominal, up front, annual rental. Alternatively the vehicle can be sold with a major part of the net sale proceeds being refunded to you by way of a rebate of your rentals.

Contract Purchase

All the benefits of Hire Purchase but with lower scheduled payment values and greater flexibility at the end of the contract. The key is a Guaranteed Future Value (FV) provision of the final balloon payment. The choice is yours, to either pay the balloon to take ownership of the truck, or return the vehicle to us and subject to certain return conditions, walk away owing nothing more.

Operating Lease

PACCAR Financial will purchase the vehicle of your choice, for your use for the duration of your Operating Lease contract with us. However, because of a Residual Value (RV) figure in the transaction, your monthly payment can be significantly reduced. Each contract is tailor made to the specific requirements of the customer and the operating conditions of the vehicle, with structured payment profiles available to assist your cash flow. The rental payments can normally be offset against taxable profit and with VAT being paid on the rental payments and not the purchase price of the truck it further aids your cash flow. Therefore with the risk in the Residual Value of the vehicle staying with PACCAR Financial you can enjoy the use of the vehicle without the burden of ownership - all for a low initial capital outlay and fixed monthly rentals.

DAF Hire Plus

PACCAR Financial offers Operating Lease bundled with a DAF Trucks Repair and Maintenance(R&M) Agreement through its HirePlus product. R&M charges are included within the monthly rental payments, spreading the cost evenly throughout the term. This allows you to remove depreciating assets from your balance sheet and reduces the financial risks of owning and maintaining vehicles.

The benefits

**PACCAR Financial offer you
the best financial solution:**

Hire Purchase

On balance sheet, Known cash flow, capital allowances, additional tax benefits, fixed/variable rate.

Finance Lease

Known cash flow, low capital outlay, rentals normally allowable against taxable profit, fixed/variable rate, VAT paid monthly and is reclaimable, options at end of contract.

Contract Purchase

On balance sheet, lower monthly payments, known cash flow, capital allowances, other tax benefits, fixed/variable rate, end of contract flexibility/protection.

Operating Lease

Off balance sheet, lower monthly payments, known cash flow, rentals normally allowable against taxable profit, VAT paid monthly, extension of rental period may be available.

DAF Hire Plus

Off balance sheet, lower monthly payments, known cash flow, rentals normally allowable against taxable profit, VAT paid monthly, optional repair and maintenance, extension of rental period may be available.

Other PACCAR Financial solutions

PACCAR Financial is continually developing new products to meet the changing demands of its customers.

*For more information contact Sales Support at
PACCAR Financial.*



PACCAR Financial: driven by your success

Flexibility to Match Your Needs

Flexibility is a key advantage to working with PACCAR Financial. Will you finance your truck only or trailers and bodies as well? Do you want the option to purchase the truck at the end of the lease or to simply return it? Is a constant monthly payment important, or would you prefer a variable interest rate? The professionals at PACCAR Financial can help you make the right decisions.

We Know Your Business

No two trucking operations are alike. That's why it's critical to work with a lender who really wants to know your business. Our in-depth knowledge of the transport industry makes it possible to offer you the best finance solution for your business.

Contact Us Today

Find out how PACCAR Financial can help you today.

You can contact us in either of these ways:

- ***Telephone Sales Support on 0845 603 6175.***
- ***E-mail us at: pfplcuksalessupport@paccar.com***

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Member of the Finance and
Leasing Association



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Environmental
Management System



ISO/TS16949
Quality
Management System