

# Refrigerated Trailer

It's in the name

Finance solutions powered by



[www.refrigeratedtrailer.co.uk](http://www.refrigeratedtrailer.co.uk)

## Leasing FAQ's

### What finance options are available?

We typically offer finance lease, hire purchase and commercial loan agreements. We also have a range of specialist schemes that cater for phased installation projects.

### My business is new, can I lease?

Yes! We are very active in supporting the growth of new businesses. Personal guarantees will be required and 3 years may be the maximum term.

### What equipment can be leased?

In short, almost anything! We also finance the total solution which includes the equipment and all delivered services such as installation and training..

### Should I talk to my bank?

Your bank will most likely assist but it could impact your current arrangements and may require you to offer additional security. Using your bank for all finance needs isn't generally considered the best practice.

### Making changes to your agreement

We pride ourselves on being able to offer you flexible finance solutions. You are free to upgrade, make additions or settle the agreement at any point.

### What terms are available to me?

Depending on the asset type we typically finance equipment over 2-5 years. The leasing period should be no longer than the expected useful life of the equipment.

### How do I make payments?

Monthly or quarterly via Direct Debit is the assumed payment method. It may be possible to pay by invoice but there is likely to be a surcharge of 2%.

### Do I have to insure the equipment?

Yes, you are obliged under the terms of the agreement to insure it against loss or damage. The finance company may ask you for proof of insurance and if you do not have any, they will charge their own premium.