

It's simple...

**Low rates on
vehicle loans with
no fees or penalties.**

6.4% **APR**
typical

**WIN £500
LUXURY BREAK
GIFT VOUCHERS!**
EXCLUSIVE TO BHF-BSSA GROUP MEMBERS

See how we compare

Vehicle Loan Best Buy Table

Name of lender	Loan amount	Loan term	Monthly payment	APR (fixed rates)	Extra charges
BHF Finance (new vehicles)	£10,000	3 years	£305.27	6.4% APR	NO early redemption charges.
BHF Finance (used vehicles)	£10,000	3 years	£306.94	6.8% APR	NO arrangement/admin fees.
Nationwide	£10,000	3 years	£310.36	7.6% APR	Early redemption charges apply. No arrangement/admin fees.
Alliance & Leicester	£10,000	3 years	£311.22	7.8% APR	Early redemption charges apply. No arrangement/admin fees.
Blackhorse	£10,000	3 years	£311.22	7.8% APR	Early redemption charges apply. No arrangement/admin fees.
Sainsbury's Bank	£10,000	3 years	£311.65	7.9% APR	Early redemption charges apply. No arrangement/admin fees.
Tesco Finance	£10,000	3 years	£313.79	8.4% APR	Early redemption charges apply. No arrangement/admin fees.
Zopa	£10,000	3 years	£313.79	8.4% APR	Early redemption charges apply. Arrangement/admin fees.

Source: www.moneysupermarket.com, 15 January 2010.

Now is the best time buy

It really is the perfect time to buy a vehicle, with extremely competitive fixed rates on vehicle loans from BHF Finance, generous dealer discounts and the added incentive of the government £2000 car scrappage scheme, which ends this month! We urge BHF-BSSA Group members to make the most of this opportunity now. All the benefits stack up to give you excellent savings!

Don't forget BHF Finance provide loans for all types of **new and used vehicles**, for both your business and personal needs. We're here to support BHF-BSSA Group members and provide a service that is built on trust, honesty and transparency.

Enjoy all these benefits:

- ✓ Competitive fixed rates
- ✓ Generous dealer discounts
- ✓ £2000 car scrappage

Plus:

- ✓ No fees or penalties
- ✓ No hidden extras
- ✓ Quick & easy application
- ✓ Personal & friendly service



Win £500 gift vouchers towards a luxury break

We're offering BHF-BSSA Group members the chance to win £500 De Vere Hotel & Leisure gift vouchers to be used for a luxury break of your choice. Staying at a De Vere hotel offers individual style, comfort, relaxation with a choice of stunning locations throughout the UK, from the bonnie shores of Loch Lomond to the South Coast Riviera, many of them set within impressive grounds and all in easy reach from major transport networks. With beautiful and comfortable rooms, exquisite dishes made with local legendary ingredients, state-of-the-art spa and leisure clubs, championship golf and exciting outdoor activities, you'll be spoilt for choice.

To qualify for entry into the prize draw, simply apply for a new or used vehicle loan before **31st March 2010** and once your agreement is confirmed you will automatically be entered with a chance to win!



Contact us today!

Call: 0121 446 6688
www.bhf-finance.co.uk



Prize draw terms & conditions:

1. The prize draw entry is only open to BHF-BSSA Group members in the UK, aged 18 or over. 2. The prize draw entry is only applicable to BHF-BSSA Group members who enter into a vehicle loan agreement between 1 February and 31 March 2010. 3. You will automatically be entered into the prize draw once your vehicle loan contract has been agreed. If you do not wish to be included, please inform BHF Finance. 4. There is only one prize draw entry per BHF-BSSA Group member. 5. There is only one prize to be won. 6. Prize draw closing date: 31st March 2010. 7. The winner will be drawn at random and notified within two weeks of the closing date. 8. The winner may be required to take part in non paid publicity activities related to the promotion. 9. The vouchers can be redeemed against De Vere hotels, restaurants and leisure activities (no cash substitutes).

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www.bhf-finance.co.uk



Recycled

Supporting responsible use
of forest resources

www.fsc.org Cert no. SGS-COC-004587
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