

# Get **competitive** interest rates from your **trusted** source of finance

## BHF Finance Loan Rates November 2009

Flat  
Rate

APR  
equivalent  
(based on 12 months)

### New Vehicles Loans

Or vehicles up to 6 months old.

Loans over £40,000	2.90%	5.4%
Loans over £20,000	3.10%	5.8%
Loans up to £20,000	3.30%	6.2%

### Used Vehicles Loans

Loans over £40,000	3.10%	5.8%
Loans over £20,000	3.30%	6.2%
Loans up to £20,000	3.50%	6.6%

### Equipment Loans

Plant, tools, machinery, computers, fixtures and fittings and other capital items.

Loans over £40,000	3.60%	6.8%
Loans over £20,000	3.80%	7.2%
Loans up to £20,000	4.00%	7.5%

### Personal Loans

	4.65%	8.8%
--	-------	------

### Working Capital Loans

Borrow up to £30,000 unsecured for up to 5 years and top-up on an annual basis, subject to separate criteria.

Loans £15,000 and over	4.35%	8.2%
Loans up to £14,999	4.55%	8.6%

## Real benefits:

- ✓ **Competitive fixed rates**
- ✓ **No documentation fees**
- ✓ **No early settlement penalties**
- ✓ **No hidden costs**
- ✓ **No hard sell on PPI** (Payment Protection Insurance)
- ✓ **Quick and easy to apply**
- ✓ **Speak to a real person every time**

## Important notes:

- Repayments must be made by Bankers Order at a minimum repayment rate of £20.00 per month
- All vehicles and items financed must be invoiced to BHF Finance.
- Minimum deposit on vehicle loans is 10% of purchase price.
- For equipment loans minimum deposit is 20% of purchase price, except computers where the minimum is 30%.
- A separate criteria applies to Working Capital Loans, full details are available on request.
- All rates are subject to alteration without notice but are fixed once the agreement is signed.
- Rates are effective from 1st November 2009 until further notice.



**BHF FINANCE**

For further information contact the finance team today



0121 446 6688



enquiry@bhf-finance.co.uk



www.bhf-finance.co.uk

BHF Finance, 225 Bristol Road, Edgbaston, Birmingham, B5 7UB.

BHF Finance is the trading name of the Hardware Federation Finance Company Ltd. Established 1955.  
BHF Finance is authorised and regulated by the Financial Services Authority.