



**Making Commercial
Vehicle Finance work
for dealers**



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About Us

Anglo Scottish are specialists in LCV financing, providing funding solutions to businesses of all sizes, from start-ups, sole traders and partnerships, up to corporate entities and limited companies.

With years of experience funding all sorts of vehicles, and with access to the most competitive rates, we're committed to providing your customer with the right vehicle finance solution that works for their current financial situation.

We're a unique hybrid funder/broker, which means we not only have access to an extensive network of funders, but we also provide our own lending solutions. This dual advantage empowers us to secure deals that others simply can't.



How we can help your customers

When your customer is looking for a Commercial vehicle, we can help. As experts in the automotive finance sector, we will find the best finance deal that works for you and your customer.

Finance for all **Commercial vehicles** & **Business types**

We provide finance options for every commercial vehicle your customer needs, no matter their age or if they're new or used, we've got you covered.

- Vans
- Crew vans
- Tipper body
- Dropside
- Modified vehicles
- Single vans or full fleets
- LWB vans
- Mini buses
- Luton's
- Electric vans
- Refrigerated vans

All tier customers accepted from start-ups or businesses with challenging circumstances, to large scale corporations and everything in-between, and in almost any industry.

- Sole traders
- Corporates
- New start
- Partnerships
- Individuals
- Limited companies

Industries & Sectors we can help

- Couriers/delivery and logistics
- Hire fleets and rental companies
- Manufacturing
- Construction and engineering
- Trades
- Agriculture and farming

With a flexible approach to supporting your customers, we offer competitive rates and different funding packages to suit every business model.





Different types of Finance

With a flexible approach to supporting your business, our Vehicle Finance solutions are specifically designed for Van & Commercial Users.

VAT Deferrals & Financed VAT

We offer an option to defer the VAT for up to 3 months from the date of the finance agreement. We can also provide the option to include the VAT in the total financed figure, offering further benefits to your customer and an easier sell to you.

Hire Purchase (HP) - up to 60 months with a Balloon

Hire Purchase is a way to finance buying a new or used vehicle. The customer (usually) pays an initial deposit, followed by monthly instalments until the value of loan is re-paid, at which point ownership is transferred, we can offer up to 5-year agreements and with optional balloon. Sale & HP back is also available.

Finance Lease - up to 60 months with a Balloon

We are able to offer up to a 5-year lease with a balloon, a product not usually available to dealers and is a great option for keeping costs low.

Personal Contract Purchase (PCP) - up to 48 months

Personal Contract Purchase loans are secured against the value of the van. Your customer will pay a small deposit followed by fixed monthly payments. The customer won't own the van at the end of the contract, instead, they will be given the option to either return the vehicle or pay off a balloon payment to keep it, all while benefiting from a guaranteed residual value.

Contact Hire

A Contract Hire agreement allows your customer to use a vehicle and pay rental costs over time, with ownership retained by the leasing company. This is ideal for businesses needing vehicles without the commitment of ownership. At the end of the term, the vehicle is returned to the leasing company.

A background image of three business professionals (two women and one man) in an office setting, smiling and looking at documents. The image is overlaid with a semi-transparent red filter. White wavy lines are present in the top right and bottom left corners.

Partner with Anglo Scottish

It's incredibly simple to work with Anglo Scottish, all we need is a name and a number and we can take it from there, but if you'd like to make our partnership official, we have a number of options.

Become an **Anglo Scottish Introducer**

Already FCA authorised? Great, we can support your team and help them to find the best deals available to your customers. As an introducer, we can help your business further by:

- A selection of finance products with competitive rates and terms.
- Simplified process with printed & electronic documents.
- Overcome buying objections and increase sales.

Become an **Anglo Scottish IAR**

If you do not have your own FCA permissions, we can bring you under our authorisation so that you can become an Introducer Appointed Representative and introduce regulated business to us. This is beneficial in a number of ways.

01

Our expertise becomes yours, with our team serving as an extension of your sales team, allowing you to propose regulated business without needing to train or hire additional staff.

02

Getting authorised by the Financial Conduct Authority is time-consuming and costly, requiring regular reports and self-monitoring. As an Anglo Scottish IAR, we handle all of the regulations and compliance for vehicle finance, letting you focus on selling vehicles.

03

Promote financing options with our comprehensive assistance.

04

Earn a commission for every successful deal.

05

You'll be given a specialist Anglo Account Manager who will be on hand to offer advice and support to your team. They'll go the extra mile to make sure you and your customer receive the very best service and the most competitive deals on the market.



How we support your business

**Whether you chose to join us as an IAR or
Introducer, we offer a suite of advantages
tailored to accelerate your business growth.**

Start dealing with us today.



VAT Deferral and Financed VAT available.



Swift proposal processing with auto-accepts and manual underwriting when required for near-prime deals, ensuring each opportunity is evaluated on its own merits.



You can choose to utilise our **user-friendly portal for quick responses** or simply share your customers' contact details and let us handle the rest.



Benefit from a high approval rate, enabling you to **close more deals and boost your sales**.



Payments can be made within hours speeding up your sales process.



We can process multiple assets/units on one document, **reducing your workload**.



Enhance your service and reputation with **5-star finance solutions**.



Direct contact with a Deal Maker to **help you convert more deals**.

Want to know more?

To find out more, please contact the team on:



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