

## ABOUT OVL

We are car and commercial vehicle leasing specialists able to offer contract hire, lease purchase, finance lease, contract purchase and personal leasing in the UK.

Established for over 21 years, **OVL** is a company well placed to advise and assist your business in the ever-changing environment of running and maintaining a company fleet.

One of the benefits of our close relationship's with vehicle manufacturers, is that we always have a selection of vehicles at very special prices.

## WHO NEEDS OVL?

**Small to medium sized businesses... and individuals**

- Company Directors
- Employees in receipt of a car allowance
- Sole proprietors
- Partnerships
- Self-employed professionals
- Private individuals
- Anyone that drives a car!

## WHY USE OVL?

- Range of finance products available
- Free of charge consultation on what's best for you including tax and VAT implications
- Funding from Lex Autolease, Leaseplan UK, Arval and SG Fleet ensures a competitive edge
- All vehicle makes and models supplied
- Benefits from major group vehicle buying power
- Flexibility on contract mileages
- Exemplary after sales service

## BUSINESS FINANCE OPTIONS

### CONTRACT HIRE

- Low deposit
- Fixed monthly rentals therefore greater budgetary control
- Funding off balance sheet/improved gearing
- Removes disposal risk
- Optional maintenance contract to remove maintenance risk
- 50% of VAT reclaim on finance rental if a car

### FINANCE LEASE

- Low deposit
- Fixed monthly rentals therefore greater budgetary control
- Optional maintenance contract to remove maintenance risk
- 50% of VAT reclaim on finance rental if a car

### CONTRACT PURCHASE

- Low deposit
- Fixed monthly payments therefore greater budgetary control
- Can remove disposal risk
- Can take full ownership of vehicle
- Optional maintenance contract to remove maintenance risk

### HIRE/LEASE PURCHASE

- Low deposit
- Fixed monthly finance payments
- Can take full ownership of vehicle
- Vans qualify for full VAT reclaim at start of contract

## PERSONAL FINANCE OPTIONS

### PERSONAL CONTRACT HIRE

- Low deposit
- Fixed monthly rentals
- Removes disposal risk
- Optional maintenance contract to remove maintenance risk

### PERSONAL CONTRACT PURCHASE

- Low deposit
- Fixed monthly payments therefore greater budgetary control
- Can remove disposal risk
- Can take full ownership of vehicle
- Optional maintenance contract to remove maintenance risk

## OTHER SERVICES

### FLEET MANAGEMENT

Let us remove the hassle of managing your company fleet. We can take over some of the more mundane jobs involved in looking after a company fleet such dealing with drivers directly, checking mileages and informing you of when your car is due to be renewed.

### ACCIDENT MANAGEMENT

We hope you never need this... But if you do then we're here to help. Fault or non-fault we can help. Its another great service we offer and its FREE!

### VEHICLE SOURCING

Take advantage of our contacts with all the manufactures and buying power that we have built up over the years.

### COMMERCIAL VEHICLES

Advice on specification and suitability.