

# JIGSAW

## FINANCE

### CONDITIONAL SALE EXPLAINED

- A Conditional Sale (CS) agreement is structured very similar to a Hire Purchase (HP).
- The similarity arises because under CS and HP agreements you do not own the vehicle until you have paid off the agreement or fulfilled the conditions set out in the agreement.
- The key difference between a CS and an HP agreement is that with a CS agreement you become the legal owner of the vehicle, once all repayments have been made, whereas with HP you are required to pay the Option to Purchase Fee before you legally own the vehicle.
- The finance is secured against the vehicle.



**CONTACT US** ▶



Phone Number:  
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Website:  
**jigsawfinance.com**

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## HOW DOES IT WORK?

Choose your vehicle

Tell us how long you would like to make your payments over

Tell us how much deposit you can put down



## YOUR MONTHLY PAYMENTS ARE BASED ON:

The cost of the vehicle

Length of your agreement

The size of your initial payment/deposit

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F I N A N C E

## GOOD TO KNOW

- There are no mileage restrictions under a CS agreement however lenders may impose certain restrictions on the use and location of the vehicle.
- There may be an arrangement fee charged by the lender and usually, this can/will be included as part of your regular repayments.
- It is your responsibility to tax and insure the vehicle whilst in your possession. You are also required to ensure the vehicle has a valid MOT throughout the duration of the agreement and that the vehicle is kept in good condition, maintained, and serviced in line with the manufacturer's guidelines.

### At the end of the agreement:

The agreement can be settled at any time by paying the settlement figure provided by the lender.

At the end of the agreement, once all repayments have been made, title to the vehicle passes to you.

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## ADVANTAGES:

- Flexible terms usually between 1 and 5 years.
- There is no option to purchase fee at the end of the agreement, so you would own the vehicle once you've made all payments.
- There are no mileage restrictions.

## BE AWARE:

- Monthly payments are higher than for Personal Contract Purchase and Leasing deals
- You don't own the vehicle until you make the final payment
- You can't sell or modify the vehicle before you become the legal owner
- If you fail to make your repayments, the finance company can repossess the vehicle.



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