

JIGSAW

FINANCE

PERSONAL LOAN EXPLAINED

- Personal loans allow you to purchase a vehicle outright by borrowing the money you need in full before you make the purchase
- You then pay a regular amount of money over an agreed period, paying back what you borrowed plus interest. The total amount you pay back will depend on the interest rate and term of the agreement and you may also need to pay a fee
- You will own the vehicle as soon as you purchase the vehicle
- With a personal loan, you can choose to buy your car from any dealer or private seller
- The loan is unsecured and not 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 the price



Tell us if you are putting down a deposit



Tell us how long you would like to take the loan over



YOUR MONTHLY PAYMENTS ARE BASED ON:

The amount you borrow

Length of your agreement

The annual percentage rate

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F I N A N C E

GOOD TO KNOW

- There are no mileage restrictions on a personal loan
- You don't normally need a deposit
- There is usually a fee to set up the loan, however, this is included in your monthly payments
- It is your responsibility to tax and insure the vehicle whilst in your possession
- The loan funds are deposited directly in your bank account.

At the end of the agreement you can choose to:

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

Once all repayments have been made, the loan is closed down

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ADVANTAGES:

- Flexible terms are usually between 1 and 5 years
- You will own the vehicle immediately once you have purchased it
- There are no mileage restrictions
- The loan is unsecured and not secured against the vehicle
- The fees and the interest are spread out over the entire term of the loan, there is nothing to pay upfront.

BE AWARE:

- Monthly payments are higher than for Personal Contract Purchase and Leasing deals
- Loans are subject to status and affordability, the rate and fee you pay will depend on your credit profile
- The loan fee is non-refundable if you settle your agreement early.



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