

NISSAN FINANCE

You're in the driving seat



HERE'S ONE **LESS THING** TO WORRY ABOUT

We know that no two Nissan drivers are the same

A sporty convertible isn't going to suit the needs of a growing family and a people carrier is unlikely to be the first choice for most couples. It's the same when it comes to paying for your car – a package that's ideal for one person's financial circumstances, may not be right for you.

It's just one reason why we offer a range of different finance products. With a real choice you can pick the one that suits you best. Better still, you'll be able to speak to someone face-to-face who can help you to work out a payment solution that's tailor-made – just for you.



A PRODUCT TO SUIT YOUR **INDIVIDUAL NEEDS**

Buying a new car is one of the most expensive purchases you will make. In the same way that you find a mortgage that suits your circumstances, we can find a finance plan that gets you motoring. It's really quite straightforward. You can choose one of two ways:

- 1.Hire Purchase**
- 2.Preferences (Personal Contract Purchase)**

So what's the difference?



HIRE PURCHASE

The traditional way to buy your car

Hire Purchase enables you to simply choose how much deposit you wish to pay upfront and the amount of time you need to repay the loan. During this period the amount you borrow plus the interest are repaid by fixed monthly payments.

The interest charged is calculated at the beginning and is fixed for the length of the agreement. This means that the amount you owe is unaffected by any future changes in interest rates, allowing you **to plan your monthly budget with confidence.**

At the end of the agreement, subject to payment of a nominal option to purchase fee, you take outright ownership of the car.



PREFERENCES

Giving you the freedom to choose

Nissan Preferences, our Personal Contract Purchase (PCP) product, is a flexible way to finance your new car. Preferences provides you with an Optional Final Payment, the value of your vehicle at the end of your agreement. Your dealer will calculate the

Optional Final Payment at the beginning of your agreement. The amount you pay is the price of your new Nissan, minus your deposit and Optional Final Payment, plus any interest and fees. This makes driving your new car even more affordable.

Lower fixed monthly payments will help you stick to your monthly budget or could even mean that you are able to upgrade to a higher specification car.



HOW DOES PREFERENCES WORK?

Select a deposit

Your dealer will calculate your monthly payments

Your dealer will calculate the optional final payment for your car at the end of your agreement, dependent on your driving requirements



Deposit

Balance to Fund

Optional Final Payment



WHAT HAPPENS AT THE END OF MY AGREEMENT?

PREFERENCE 1
CHANGE YOUR CAR FOR A NEW NISSAN

PREFERENCE 2
KEEP THE CAR

PREFERENCE 3
GIVE THE CAR BACK

You can part-exchange your car at any authorised dealership where your dealer will value your car. If your car is worth more than the Optional Final Payment, you can use the difference as a deposit for your next new Nissan.

You may prefer to keep the car. To do this, simply pay the Optional Final Payment as outlined in your agreement. Nissan Finance can even help you finance this value if needed.

If you want you can simply hand the car back to Nissan Finance with nothing more to pay (subject to mileage and condition). Excess mileage charge applies.

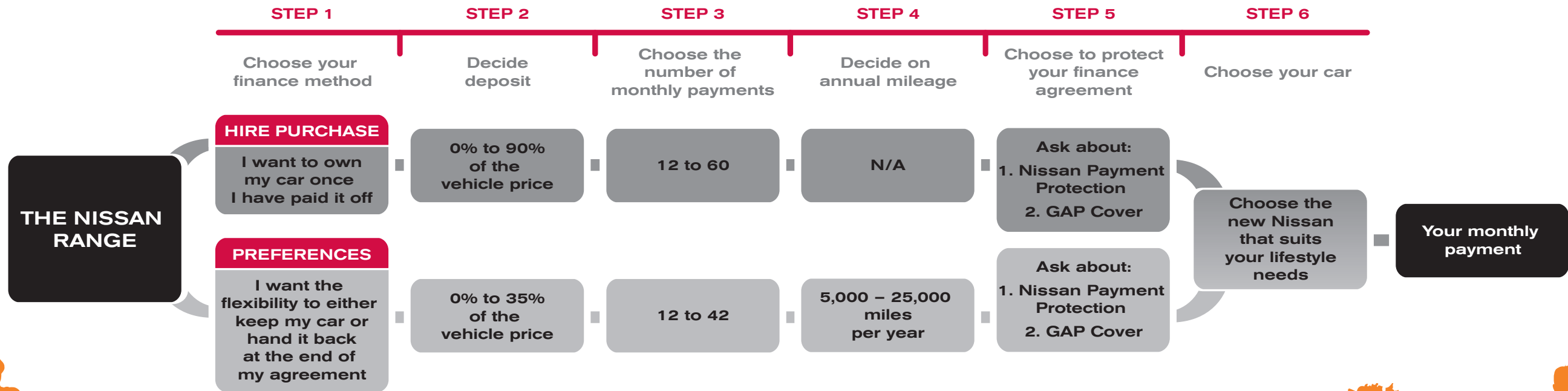
Finance your company car with Preferences

In today's environment, with company car benefits linked to CO₂ emissions, you might be finding your company car is more of a hassle than a perk. If you have decided to opt out of your company's car scheme, choosing Preferences may be the ideal way to get the most from your monthly car allowance.



HELPING YOU TO MAKE THE RIGHT FINANCE DECISION

Before you make your final decision on what Nissan you would like to buy, follow the flow chart below to help you decide.



PRODUCT COMPARISON

Features	Nissan Hire Purchase The traditional way to buy your car	Nissan Preferences Giving you the freedom to choose
Eventual Ownership	Yes*	Optional^
Flexible deposit term	0 – 90%	0 – 35%
Periods of finance	12 – 60 months	12 – 42 months
Fixed payments	Yes	Yes
Optional Final Payment	No	Yes
Option to defer a proportion of the capital cost to the end of the agreement	No	Yes
Fixed Rate of Interest	Yes	Yes
Nissan Payment Protection	Optional	Optional
GAP Insurance	Optional	Optional

*Subject to payment of nominal option to purchase fee.^See Preferences section of this brochure.

WHY CHOOSE NISSAN FINANCE?

CHOICE – Our selection of flexible and affordable products – exclusive to Nissan customers – are tailored to meet just about every customer requirement.

CONVENIENCE – We can give you a quick decision thanks to our electronic application process – no forms, no transfer of funds, and no cheque to arrange (subject to status).

CREDIBILITY – Nissan Finance are part of one of Europe’s largest motor finance companies.

COVER – We offer a comprehensive range of loan protection facilities – all you have to do is choose the level of cover that suits your individual needs.

CREDIT LIMIT – We can finance your vehicle, so your other credit lines are free for other uses.

CONSUMER PROTECTION – The motor finance industry provides you with the highest level of ethical and legal protection available from providers of loan facilities.

COMPETITIVE – We offer many unique and competitive facilities – many of which you won’t find anywhere else.



To see the latest finance offers available from Nissan,
visit www.nissan-offers.co.uk

TALK TO YOUR DEALER

We hope that this brochure has given you a better understanding of the finance products available to suit your individual needs. Before making your final decision, we recommend that you talk to your local Nissan dealer, where our specially trained staff are on hand to discuss your finance options in more detail.

Note: The information given in this brochure is intended only as a general guide. You should refer to the terms and conditions of the finance documents for more information.

We may monitor and/or record our telephone conversations with you. This will be for your protection. It is also used to assist us in training our staff and improving the overall quality of our service.



NISSAN FINANCE

Egale House
78 St Albans Road
Watford
Hertfordshire
WD17 1AF

Part Number: NF9999996102
Printed: September 2008

Finance is available subject to status in the UK to persons aged 18 or over.
Nissan Finance is a trading style of RCI Financial Services Limited.
RCI Financial Services Limited is a wholly owned subsidiary of RCI Banque SA.
"Nissan" is a registered trademark of Nissan Motor Co., Ltd used under licence.

