



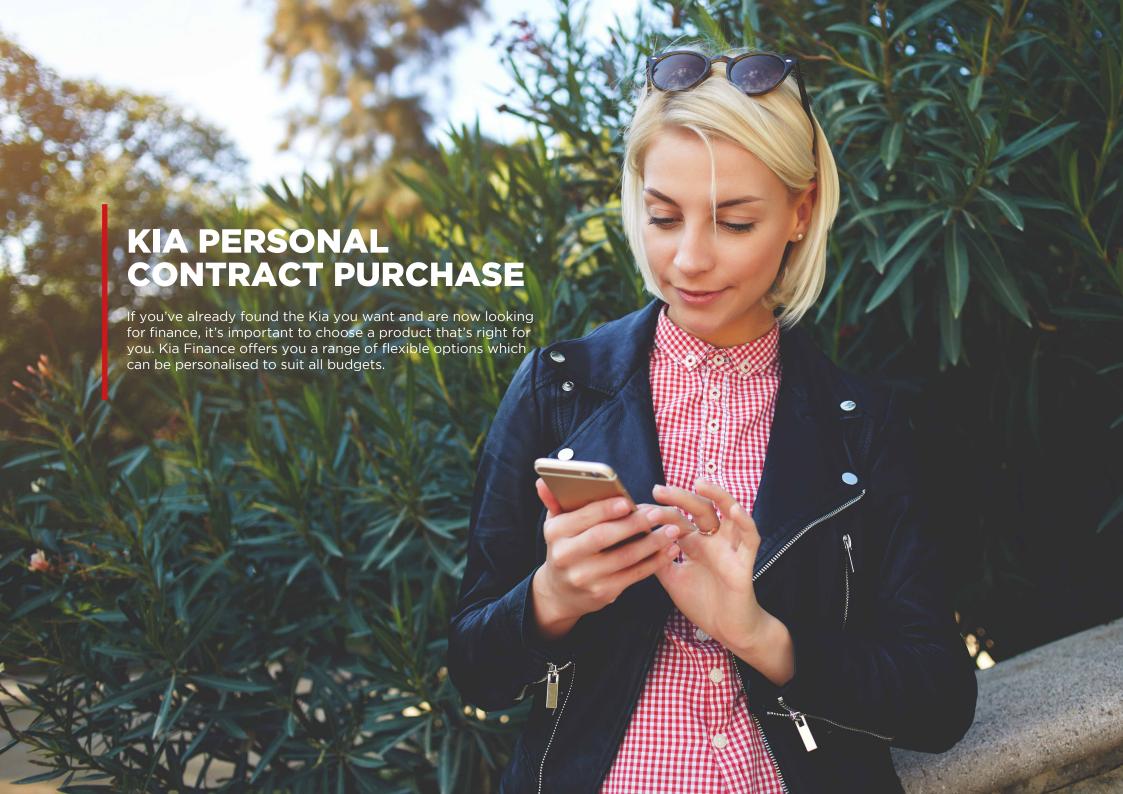
KIA CONDITIONAL SALE

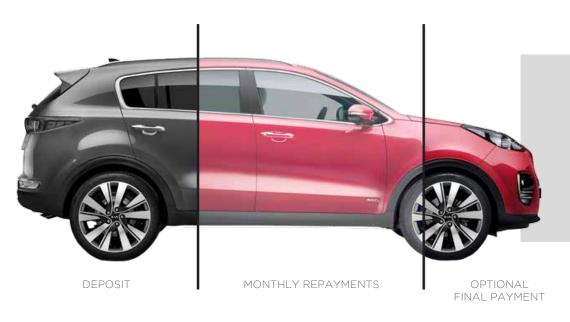
A simple and traditional loan, structured to your budget, with fixed monthly repayments throughout the agreement

- Once you've chosen your car (which cannot be older than 14 years at the end of the agreement), you decide if you would like to fund the entire purchase price or put down a deposit.
- You then decide on the length of time you want to spread the repayment of the balance over, this varies between
- 12-60 months. The minimum loan amount is £3,000. Criteria may vary dependant on campaign promotions, so please check with your local Kia Dealer.
- Your interest rate is fixed so every month you'll pay
 the same amount and after all repayments have been
 made you own the car.

IF YOU HAVE QUESTIONS ABOUT ANY OF OUR PRODUCTS PLEASE SPEAK TO YOUR LOCAL KIA DEALER







KIA PERSONAL CONTRACT PURCHASE (PCP)

Flexible finance that allows you to change your car on a regular basis with a choice of repayment periods and end of contract options



RETAIN

You can pay the optional final payment and the car is yours



RETURN

You can hand the car back to us, with nothing further to pay (subject to mileage and fair wear and tear)



RENEW

You can part exchange the car, using any equity over and above the optional final payment as deposit on your next car. Although equity is anticipated, this cannot be guaranteed.

- At the start of the agreement, the car can be up to 47 months old provided it has less than 50,000 miles on the clock; and at the end of the agreement it must not be more than 84 months old nor have covered more than 100,000 miles.
- With PCP you have three elements to consider: the deposit, the length of the agreement and the optional final payment.
- Your interest rate is fixed and you make fixed monthly repayments. At the end of your monthly repayment period you have three choices; RETAIN, RETURN, RENEW.
- The minimum loan amount is £3,000 You decide what level of deposit, if any, you want to put towards the purchase of your car, up to a maximum of 50%. You also decide your repayment period (typically 25 or 37 months). Finally, you set your anticipated annual mileage, which can range from 6,000 to 30,000 miles per annum and this will determine the optional final payment.

PRODUCT PRESENTERS - RECAP

So there you have it; Conditional Sale is a traditional loan product that gives you fixed monthly repayments, over your chosen period and you can decide what level, if any, deposit you want to make.

With a Personal Contract Purchase plan you have; fixed monthly repayments, the flexibility to choose if you want to include a deposit (up to a maximum of 50%) and a choice of repayment periods. At the end of the agreement you can either; pay the optional final payment and the car is yours, return the car with nothing further to pay (subject to mileage and fair wear and tear), or part exchange it and use any equity as a deposit on your next car.

KEY CONSIDERATIONS

- It is important that you consider carefully whether you can afford the repayments and you should also consider any changes in your circumstances that might affect your ability to make the repayments.
- You do not own the goods until such time as you have paid all amounts due under the agreement.
- You will be responsible for any loss of, or damage to, or deterioration of the goods except through fair wear and tear.
- If the goods are a total loss because they are lost, stolen, destroyed or damaged so badly that the insurer decides they are not worth repairing you will be immediately liable for any arrears accrued before the date of the total loss and the rest of the total amount payable under the agreement less a rebate for early repayment as required by law.
- The goods can be repossessed in the case of default. However if you have paid at least one third of the total amount payable we may not take back the goods against your wishes unless we get a court order. In Scotland we may need to get a court order at any time. If we do take the goods without your consent or a court order, you have the right to get back any money that you have paid under the agreement.
- It is important that you keep up with the repayments due under the agreement at the times required by the agreement. If you do not, then some or all of the following may arise:
 - Your credit rating may be reduced making it more difficult or expensive for you to obtain credit in the future.
 - We will take steps to recover the money you owe us. This may include taking action through our collections department, a debt collection or similar agency. We may also take legal action to take back the vehicle and in some circumstances take further legal action to recover sums remaining due which may include applying for a court order for the sale of your home.