

FINANCIAL SERVICES

FINANCE PRODUCTS EXPLAINED



ABOVE & BEYOND



INTRODUCTION

Find the right finance product from a range of options from Land Rover Financial Services.

Drive away in your new or pre-owned Land Rover with a finance arrangement that is right for you. You might not even need a down payment and our interest rates are best suited for the tenure of the agreement so you can budget more easily. Our range of finance choices means you can find the right plan to suit you.



WHAT IS VEHICLE FINANCE?

Vehicle finance helps to spread the cost of a new or pre-owned Land Rover. Authorised Land Rover Retailers offer a range of finance plans to suit individual preferences and circumstances, such as The Standard Plan, The Bullet Plan, The Balloon Plan and The Exclusive Plan.

Finance is subject to approval from Land Rover Financial Services at their sole discretion and is only available to applicants aged 21 years and over, who are residents of India.

WHY CHOOSE A LAND ROVER FINANCIAL SERVICES PLAN?

Less Money Up Front: If you choose one of our Financial Services plans, you will need less money to get on the road compared to buying your Land Rover upfront and outright.

Options to Suit You: There are four Land Rover Financial Services plans to choose from: The Standard Plan, The Bullet Plan, The Balloon Plan and The Exclusive Plan.



HOW DOES IT WORK?



THE FINANCE PLANS

Each of these finance plans works a little differently, but overall, Land Rover Financial Services will assist you in buying your dream Land Rover and spread the cost of a new or pre-owned Land Rover you plan to buy.



YOUR OPTIONS

- Funding on Ex-Showroom and On-Road Price including Registration, Road Tax and Insurance.
- Funding on Land Rover Value Added Products and Services like Land Rover Accessories, Extended Warranty and Land Rover Service Plan.



PAYMENT TENURE

You would typically pay a down payment and make monthly payments up to 7 years to tailor the finance plan to meet your budget.

The finance agreement is secured against the vehicle for the duration of the agreement which means it will be hypothecated by Land Rover Financial Services until the final payment has been made.



LAND ROVER FINANCIAL SERVICES - AVAILABLE PLANS

	THE STANDARD PLAN	THE BULLET PLAN	THE BALLOON PLAN	THE EXCLUSIVE PLAN
Applicable to Purchase of Land Rover Vehicles	New or Pre-Owned	New or Pre-Owned	New	New
Minimum Tenure (in years)	1	3	3	1
Maximum Tenure (in years)	7	5	5	5
Fixed Payment Finance Structure	✓	x	✓	✓
Customised Payment Finance Structure	x	✓	✓	x
MAXIMUM FUNDING OPTIONS AVAILABLE UNDER FOLLOWING OPTIONS FROM LAND ROVER FINANCIAL SERVICES PLANS				
Option 1: Ex-Showroom Price Based Funding	Up to 100 %	Up to 100 %	Up to 90 %	Up to 65 %
Option 2: On-Road Price Based Funding (including Option 1 + Registration & Road Tax + Insurance)	Up to 90 %	Not available	Up to 90 %	Up to 65 %
Option 3: On-Road Price Based Funding (including Option 2 + Value Added Products and Services)	Up to 90 %	Not available	Up to 90 %	Up to 65 %
Funding of Value Added Products and Services* may include funding required to purchase Land Rover Accessories, Extended Warranty or Land Rover Service Plan (individually or in combination or all together).				

Customer's down payment % and loan tenure specified depend on customer's eligibility as per the policy of Land Rover Financial Services and also depend on the finance plans and options as mentioned in the table above. For the purchase of a pre-owned Land Rover vehicle, funding applicability may vary according to the age, physical condition of the vehicle, customer's eligibility and the valuation estimated by an Authorised Land Rover Retailer.

*Funding of Value Added Products and Services is applicable along with purchase of new Land Rover vehicles only. Option not applicable along with purchase of pre-owned Land Rover vehicles.

THE STANDARD PLAN

Using Land Rover Financial Services lets you enjoy maximum funding on either Ex-Showroom or On-Road Price (including Value Added Products and Services such as Land Rover Accessories, Extended Warranty and Land Rover Service Plan). You can rely on standardised monthly payment terms for the duration of the loan.

Agree on the minimum down payment, agreement tenure and monthly payment amount followed by submission of your finance application to us by an Authorised Land Rover Retailer.

After your application is approved and you have made all initial payments (including down payment), you can drive away in your Land Rover.

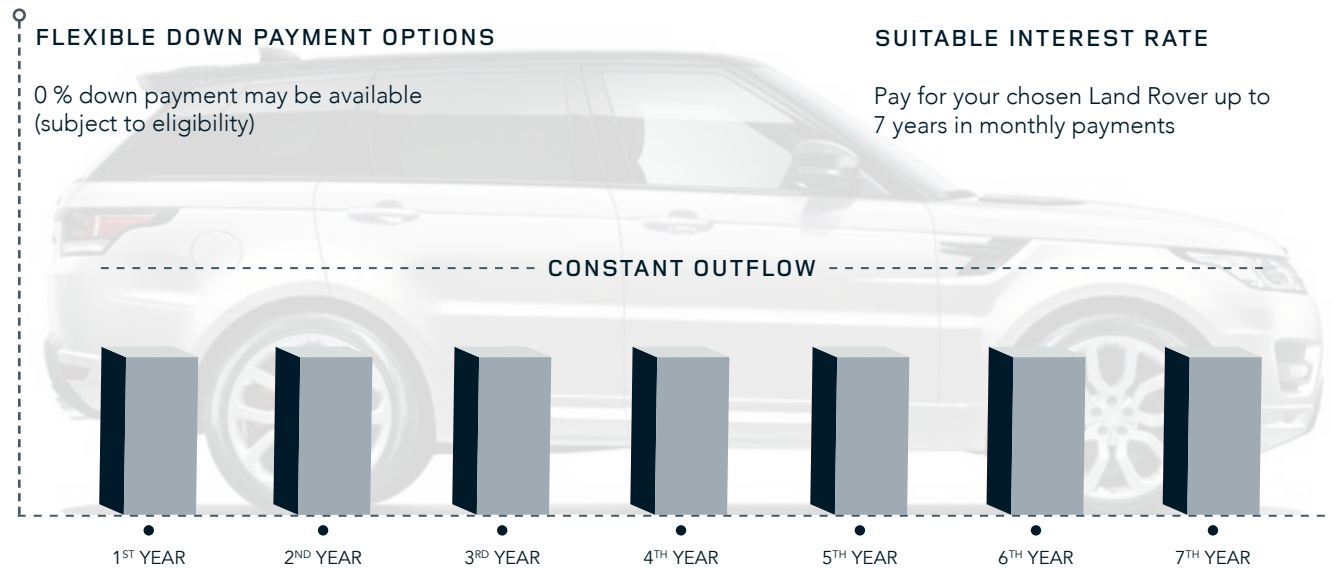
HOW IT WORKS

- Decide your down payment for a new or pre-owned Land Rover.
- Set your payments to suit your budget.
- Repay up to 7 years for a new Land Rover. The tenure may vary for a pre-owned Land Rover depending upon the age of the vehicle at the end of the proposed tenure.
- Flexible Down Payment Options: 0 % down payment may be available subject to approval from Land Rover Financial Services and at their sole discretion.
- Funding of Value Added Products and Services is applicable on funding of new Land Rover vehicles only.

ADVANTAGES

- The Standard Plan allows you to spread the cost of buying your dream Land Rover with monthly payments. You can set your payments to suit your budget.
- You can borrow up to 100 % of Ex-Showroom Price, or alternatively, 90 % of On-Road Price can be funded depending on your eligibility and policy of Land Rover Financial Services.
- There are no mileage restrictions with The Standard Plan.





WHAT HAPPENS AT THE END OF MY AGREEMENT?

After all the payments have been made, Land Rover Financial Services will issue a No Objection Certificate allowing you to remove hypothecation from the Registration Certificate. Until the final payment is made, your Land Rover vehicle will remain hypothecated by Land Rover Financial Services.

WHAT ELSE DO I NEED TO KNOW?

- **Ideal if:** You want to own your Land Rover outright at the end of your agreement or you like to budget and know the exact payment amount each month.
- Funding of Value Added Products and Services is applicable on funding of new Land Rover vehicles only.

- **The choice is yours:** Land Rover Financial Services provides you the opportunity to finance a new or pre-owned Land Rover. A pre-owned Land Rover can be funded for a maximum tenure of up to 5 years depending on the age of the vehicle.
- **Budget with confidence:** Regular monthly payments, giving you peace of mind.
- **Protection:** You have no protection against depreciation as a result of an unexpected fall in the value of the vehicle.
- Your vehicle is at risk of repossession if you do not maintain contractual repayments.
- Your Land Rover must have a valid insurance policy throughout the tenure of the agreement.

THE BULLET PLAN

The Bullet Plan gives you the opportunity to maintain a lower EMI by scheduling a specified annual payment which is higher than the regular monthly payments.

Agree on the initial down payment and the tenure of the agreement based on which we will then define your annual bullet and monthly payments.

An Authorised Land Rover Retailer will submit the finance application to Land Rover Financial Services and subject to your application being approved, you can drive away in your Land Rover.

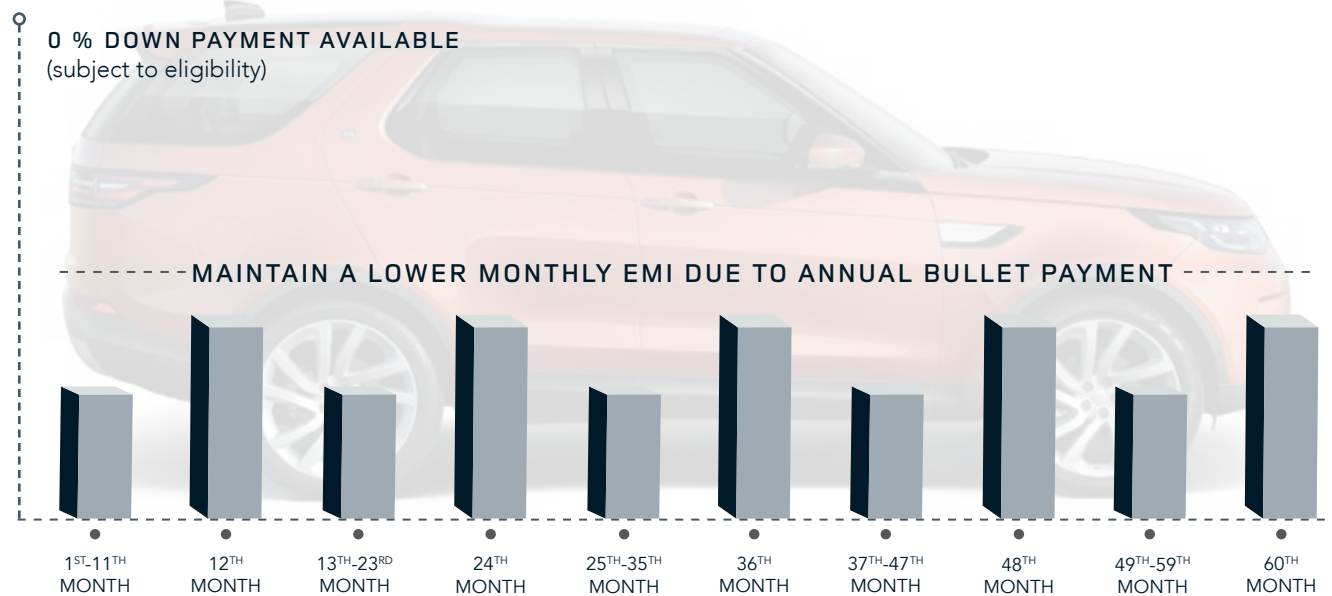
HOW IT WORKS

- Decide your down payment for a new or pre-owned Land Rover.
- Set your monthly payments to suit your budget by adjusting the annual bullet payment.
- Repay over 1-5 years for a new or pre-owned Land Rover.
- 0 % down payment may be available subject to approval from Land Rover Financial Services and at their sole discretion.

ADVANTAGES

- A perfect plan for those who expect seasonal income, annual hike in their income or bonuses.
- You have the opportunity to maintain a lower monthly payment which is reduced due to this annual bullet payment option.
- The Bullet Plan allows you to decide upfront the timing of your annual bullet EMI.





WHAT HAPPENS AT THE END OF MY AGREEMENT?

After all the payments have been made, Land Rover Financial Services will issue a No Objection Certificate allowing you to remove hypothecation from the Registration Certificate. Until the final payment is made, your Land Rover vehicle will remain hypothecated by Land Rover Financial Services.

WHAT ELSE DO I NEED TO KNOW?

- **Ideal if:** You want to own your Land Rover outright at the end of your agreement or you like to budget and know the exact payment amount each month.
- Land Rover Financial Services provides you the opportunity to finance a new or pre-owned Land Rover.

- A pre-owned Land Rover can be funded for a maximum tenure of up to 5 years depending on the age of the vehicle.
- **Budget with confidence:** Scheduled monthly payments with annual bullet EMI option, giving you peace of mind.
- **Protection:** You have no protection against depreciation as a result of an unexpected fall in the value of the vehicle.
- Your vehicle is at risk of repossession if you do not maintain contractual repayments.
- Your Land Rover must have a valid insurance policy throughout the tenure of the agreement.

THE BALLOON PLAN

With The Balloon Plan you can keep your monthly payments lower by deferring a proportion of the amount of finance to the final payment at the end of the agreement.

Agree on the initial down payment and the tenure of the agreement based on which we will confirm your regular monthly payment. An Authorised Land Rover Retailer will submit the finance application to Land Rover Financial Services and subject to your application being approved, you can drive away in your Land Rover.

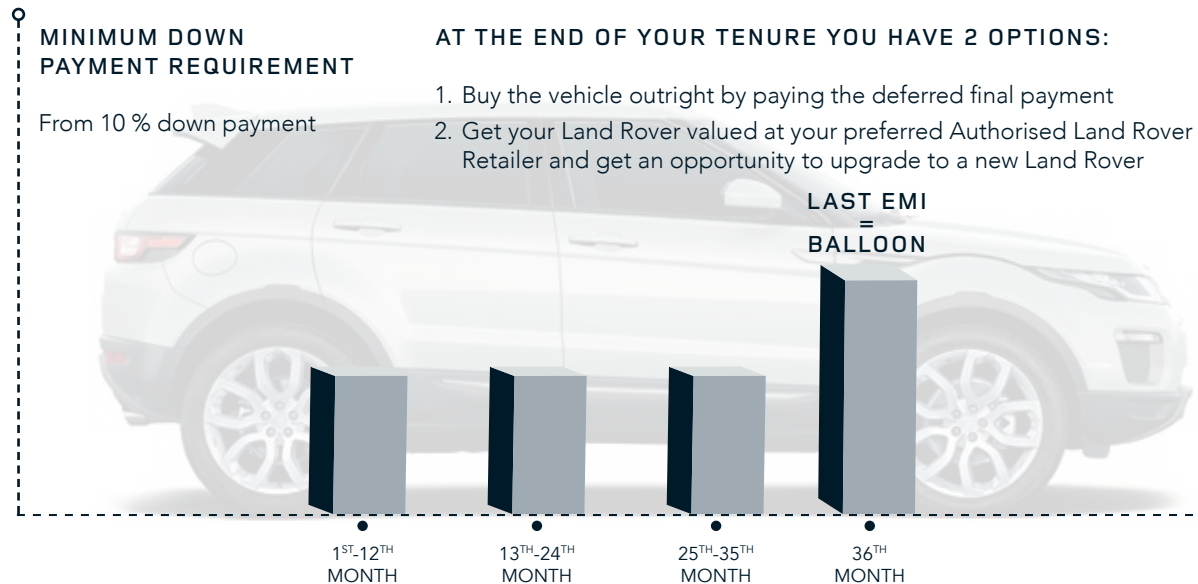
HOW IT WORKS

- Decide your down payment for a new Land Rover.
- Set your monthly payments to suit your budget by adjusting the final payment amount.
- Repay over 1-5 years for your new Land Rover.
- Down payment from 10 % may be available subject to approval from Land Rover Financial Services and at their sole discretion.

ADVANTAGES

- With The Balloon Plan, you have the opportunity to maintain a lower EMI which is fixed for all months thanks to the final higher payment scheduled to be paid in a lump sum at the end of the tenure.
- There are no mileage restrictions as with other finance options.





WHAT HAPPENS AT THE END OF MY AGREEMENT?

- Pay the deferred final payment and retain your Land Rover.
- Part-exchange the vehicle subject to settlement of your existing finance agreement. You are then free to upgrade to a new Land Rover.

WHAT ELSE DO I NEED TO KNOW?

- **Ideal if:** You like to drive the newest model and you want to keep your monthly payments lower.
- Introducing a deferred final payment enables you to reduce your monthly payment.

- Options at the end of the tenure to pay the final payment and retain your Land Rover.

- A proportion of the finance is deferred until the end of the agreement so you should prepare for this.
- Your Land Rover must have a valid insurance policy throughout the tenure of the agreement.

- Your vehicle is at risk of repossession if you do not maintain repayments as per your agreement.

- After all the payments have been made, Land Rover Financial Services will issue a No Objection Certificate allowing you to remove hypothecation from the Registration Certificate. Until the final payment is made, your Land Rover will remain hypothecated by Land Rover Financial Services.

THE EXCLUSIVE PLAN

The Exclusive Plan allows you to avail finance with minimal documentation. Enjoy funding on either Ex-Showroom or On-Road Price (including Registration, Road Tax, Insurance and Value Added Products and Services such as Land Rover Accessories, Extended Warranty and Land Rover Service Plan).

Mutually agree on the minimum down payment required with agreement tenure and monthly payment amount followed by submission of your finance application to us by an Authorised Land Rover Retailer.

After your application is approved and you have made all initial payments (including down payment), you can drive away in your Land Rover.

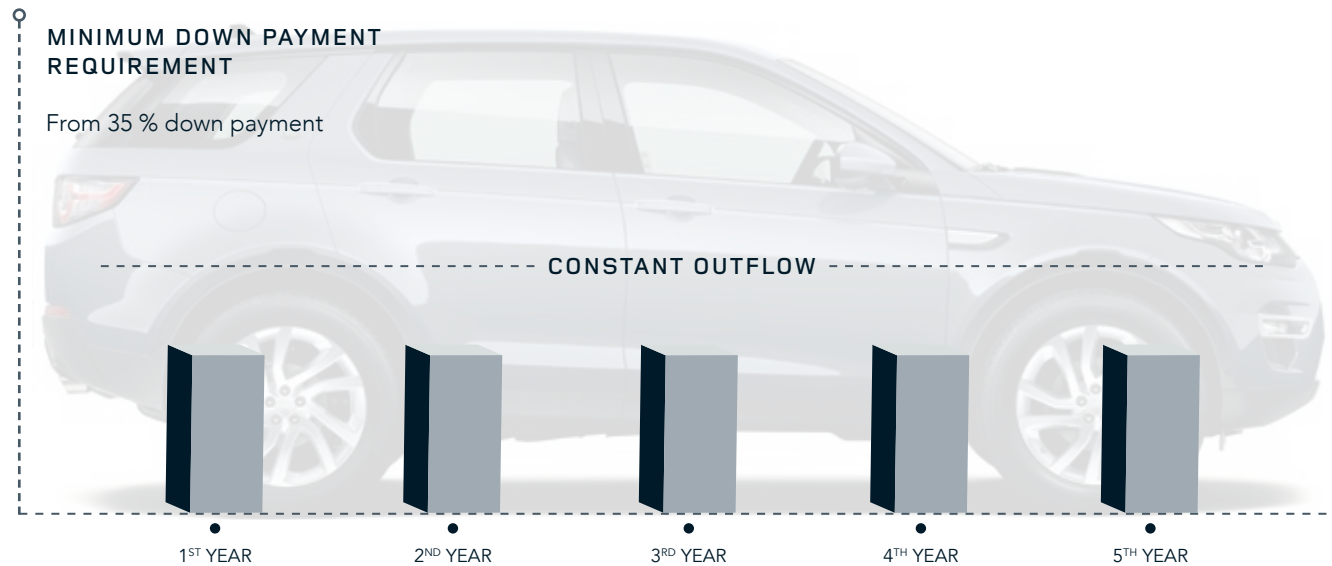
HOW IT WORKS

- Decide your down payment for a new Land Rover.
- Set your payments to suit your budget.
- Repay over 1-5 years for your new Land Rover.

ADVANTAGES

- The Exclusive Plan allows you to spread the cost of buying your dream Land Rover with monthly payments. You set your payments to suit your budget.
- Minimal documentation required for access to financing your dream Land Rover.
- You can borrow up to 65 % of On-Road Price which can be funded depending on your eligibility and policy of Land Rover Financial Services.
- There are no mileage restrictions with The Exclusive Plan.





WHAT HAPPENS AT THE END OF MY AGREEMENT?

After all the payments have been made, Land Rover Financial Services will issue a No Objection Certificate allowing you to remove hypothecation from the Registration Certificate. Until the final payment is made, your Land Rover vehicle will remain hypothecated by Land Rover Financial Services.

WHAT ELSE DO I NEED TO KNOW?

- **Flexibility:** Set payment period from 1-5 years as per your convenience.

- **Ideal if:** You want to own your Land Rover outright at the end of your agreement or you like to budget and know the exact payment amount each month.

- **Budget with confidence:** Regular monthly payments, giving you peace of mind.

- **Protection:** You have no protection against depreciation as a result of an unexpected fall in the value of the vehicle.

- Your vehicle is at risk of repossession if you do not maintain contractual repayments.

- Your Land Rover must have a valid insurance policy throughout the tenure of the agreement.

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