



Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required. Allied Irish Banks, p.l.c. trading as AIB Finance & Leasing provides Asset Finance by way of Hire Purchase. AIB Leasing Limited trading as AIB Finance & Leasing provides Asset Finance by way of Leasing. Allied Irish Banks, p.l.c. and AIB Leasing Limited trading as AIB Finance & Leasing are regulated by the Central Bank of Ireland.

ASSET FINANCE

#backedbyAIB



1890 47 88 33 • www.aib.ie/assetfinance



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AIBM/CBB83 09/16



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At AIB we're backing brave with a number of asset finance options available for you. No matter what size your business is, when you're ready to make the next step with your business we're here to help you. We've got the finance option for whatever asset you need.

TYPES OF ASSETS WE FINANCE

Equipment Finance

Whether you are looking to finance tooling, a sewing machine, servers, medical equipment, agricultural machinery or renewable energy equipment, AIB Finance & Leasing have finance for you. We will consider financing any equipment so contact us to find out more.

Agri Asset Finance

Customers can choose our agri finance to cover tractors, trailers, combine harvesters, balers and diet feeders, to name but a few.

Plant and Equipment Asset Finance

Customers often ask us to help them finance assets such as warehouse or

construction plant. Moreover, investment in residential property means that you may need to upgrade your yellow goods, cranes, earthmoving and quarrying machinery. Talk to us about how we can finance them for you.

Heavy Goods Vehicle Finance

Available for new and used articulated, rigid and tipper trucks, trailers, container units, coaches and buses.

Vehicle Finance

Whether you are a start-up, sole trader, or a big haulage company we can finance new and used cars, vans and other commercial vehicles including 4x4 and pick-up trucks.

3 EASY WAYS TO APPLY



Online

www.aib.ie/assetfinance



Branch

Drop into any AIB branch



Phone

Call 1890 47 88 33
8am - 9pm Monday to Friday
and 9am - 6pm on Saturdays

THE BENEFITS FOR YOU AND YOUR BUSINESS



YOUR TERM AND FREQUENCY

Choose the term and frequency that suits your business. Our finance options are available over a two, three, four or five year period. Longer periods are available in some cases speak to your local Finance and Leasing representative, branch or business centre for more information.



FLEXIBLE REPAYMENTS

Our repayment options are flexible and can be structured to take into account any seasonality in your business. Please note that flexible repayments may increase the overall cost of credit.

100% FINANCE

100% FINANCE AVAILABLE

AIB Finance and Leasing will consider financing any asset and will even provide 100% of the finance for your asset.



FIXED RATE OF INTEREST

At AIB, we understand the importance of budgeting and cash flow. Our Asset Finance repayments have a fixed interest rate to facilitate your business when budgeting. Please note that your interest will be fixed at the rate on the day the agreement is made.



LARGE KNOWLEDGEABLE AND DEDICATED TEAM TO SUPPORT YOU

Our nationwide Finance and Leasing team of over 40 reps bring a unique understanding of Asset Finance, and are committed to helping businesses succeed.

CHOOSE THE FINANCE OPTION THAT'S RIGHT FOR YOU

BUSINESS PURCHASE PLAN (HIRE PURCHASE)

With our Business Purchase Plan the asset becomes your property when you have paid the final instalment and the purchase fee due under the agreement.

Benefits of the Business Purchase Plan for your business

- ✓ The VAT on this plan can be reclaimed on the purchase price if you are VAT registered*
- ✓ Claim back your capital allowance costs on the cost of the asset*
- ✓ Interest charges can be offset against taxable profits*

BUSINESS LEASE PLAN

With our Business Lease Plan your asset is leased to you at a fixed monthly rental for a fixed term. Put simply, we own the asset and charge you for its use.

Benefits of the Business Lease Plan to your business

- ✓ The VAT on this plan can be reclaimed on the rental price if you are VAT registered*
- ✓ The initial capital outlay is minimised, meaning you don't need to use your own cashflow
- ✓ Leasing rentals may qualify for tax deductions*

*Customers are advised that they should seek independent tax advice when considering this product.

A Documentation Fee of €63.49 applies to Loan and Hire Purchase. For Leasing, this Documentation Fee also applies and is subject to VAT at the applicable rate. This fee will be charged with the first repayment. In the case of Hire Purchase, there is a Purchase Fee of €12.70 payable on completion. Minimum loan application of €5,000 required.

Warning: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility.



To find out more about how we can help you finance your asset, contact your local branch, business centre or local AIB Finance and Leasing Representative or visit www.aib.ie/assetfinance. Call 1890 47 88 33, 8am - 9pm Monday to Friday and 9am - 6pm on Saturdays