

This leaflet contains a description for each option available to you at the end of your PCP agreement. This information will help you to decide on which option is most suitable for you.

Option 1



Part Exchange for a New Vehicle

You have the option to part exchange your vehicle for a new one. Should you decide this is something you would like further information on please contact your dealership for details of vehicles and finance products that are available.

The dealership will be able to provide a valuation on your vehicle and also a written quotation for a new finance agreement. Please note that new finance agreements are subject to your application meeting underwriting criteria. Should the part exchange value of your current vehicle exceed the total final payment due on your agreement, any excess funds could be used as a deposit towards your new vehicle. Should the part exchange value of your current vehicle be less than the total final payment, no excess funds will be available to be used as a deposit towards your new vehicle.

As your new finance agreement will be based on the final payment due on your current agreement, (which will be settled in the process of setting up the new agreement), it is important that the transactions are timed in such a way that the payment to settle your agreement is received on or before the due date. If you have chosen a vehicle that is not in stock there may be a lead time for delivery so please contact your dealership as soon as possible.

Option 2



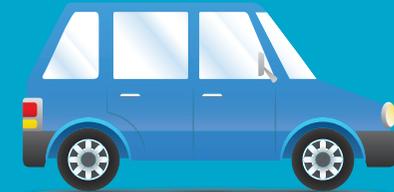
Pay your Final Payment and Keep your Vehicle

In order to keep your current vehicle and have the title passed over into your name you are required to make your final payment on or before the due date.

If you have a Direct Debit active on your agreement there is no further action required as we will call for this payment from your account as normal on the date specified above.

Should you wish to make this payment using another method please contact our customer services department no later than 10 working days before the date specified above.

Option 3



Hand your Vehicle Back

Return the car to Northridge where a complete vehicle appraisal will be completed. As long as your car meets the fair wear and tear standards, is within the agreed mileage, and your Northridge agreement is up-to-date, there will be nothing further to pay. Please contact us in advance to arrange return of the vehicle and inspection.

Additional charges will be made if you have exceeded the agreed mileage or if your car does not meet our fair wear and tear standards.

If none of the three options appeal to you, you may be eligible to refinance your final payment. Please contact us to discuss further.

Once you have decided what option you would like to proceed with, please inform us as soon as possible (see 'Contact Us' section on website).
