Personal Contract Hire (PCH)

Charles Hurst

“Think of it like leasing a phone. Personal Contract Hire lets you drive a newer car for a fixed monthly payment, then simply change it when your term is up, for something new - without worrying about resale value.”

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So, what is PCH?

Personal Contract Hire

PCH is designed for drivers who value simplicity and flexibility. It keeps your monthly costs clear and predictable, while giving you the freedom to enjoy a newer car without the long-term commitment of ownership.

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How it works

Initial Rental

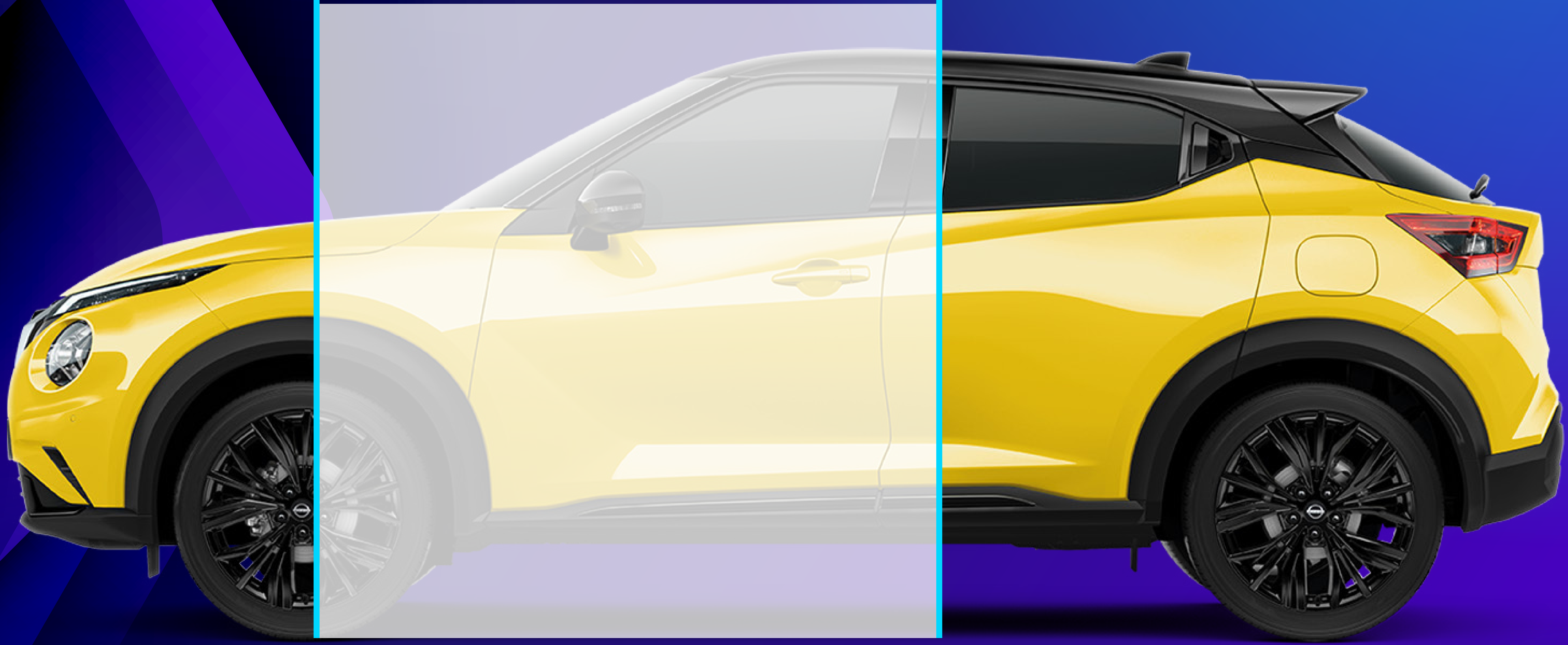
Choose your initial rental, which can be made up of your part-exchange or cash.

Fixed Monthly Rentals

Pay a fixed monthly rental you can easily plan for.

Contract End

Hand the car back at the end - no selling, no hassle.*



cost of your car

*Based on agreed term/mileage

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What's good about it

- Lower monthly payments compared to most ownership-based finance options.
- One fixed monthly cost you can easily plan around.
- No worries about depreciation or resale value.
- The freedom to change cars regularly, without the stress of selling.
- Road tax often included, so there's less to think about.
- The reassurance of driving a car that's typically under manufacturer warranty.

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What to keep in mind

- You will never own your car outright, and there is no option to buy the car at the end of the contract.
- Mileage matters - there is an agreed mileage limit.
- The car must be returned in good condition. Ask us about protection options.
- Ending the agreement early can be expensive.
- Modifications or customisation aren’t allowed.
- May not be right for you if you usually keep cars for many years.

Want to see an example tailored to your car purchase?

Ask about products that could be relevant for your chosen car.

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Important to know

- PCH is a rental agreement, not a credit agreement.
- You'll receive pre-contract credit information, a full breakdown of total costs, and cooling-off rights.
- Finance is subject to status and affordability checks.
- You have consumer rights under credit regulations.
- The agreement and costs will be fully explained before you commit.

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Our commitment to you.

We'll always:

- Explain your options clearly.
- Answer questions honestly.
- Help you choose what's right for you.

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