



Skoda Finance is a trading style of Volkswagen Financial Services (UK) Limited.

Dealer: Ingram Ayr
To: Mr Ingram Skoda

440126092618 - 1

Dear Mr Skoda

Date: 13/11/2008

We are pleased to give the following quotation for New Solutions facilities through **Skoda Finance**

Vehicle	FABIA HATCHBACK 1.2 1 5dr	
Period of Hire	36 Months	
Cash Price	£	5,495.00
Less: Advance payment/allowance **	£	675.32
Balance of cash price/ amount of credit	£	4,819.68
Add Charges	£	1,304.28
Balance	£	6,123.96
Balance payable by 34 monthly rentals of	£	99.99
Followed by a final rental of	£	2,724.30
Acceptance fee payable as first rental	£	145.00
Purchase fee payable with final rental	£	75.00
Total amount payable	£	7,019.28
Annual Percentage Rate (APR)	14.1%	
Skoda Payment Protection (Credit Insurance) (Incl. IPT)		
Monthly premium	£	
Total monthly payment	£	99.99

Based on Maximum annual mileage: 10000 miles
 Maximum total mileage: 39000 miles
 Excess mileage charged at 3.60 pence per Mile

****PAYABLE BY ONE PAYMENT ON OR BEFORE ENTERING INTO AGREEMENT**

Where indicated '**' we have made assumptions as to what these items are to be and made our calculations accordingly. If any of these assumptions are incorrect we shall be pleased to supply a further quotation upon request by you if you give us the correct information.

Please note that this quotation will apply for 30 days from the above date subject to changes in vehicle or equipment prices, prevailing interest rates or any relevant changes in the law. It is not an offer by us capable of acceptance by you and a proposal based on this quotation will be subjected to acceptance by **Skoda Finance**.

BE SURE THAT YOU CAN AFFORD THE REPAYMENTS BEFORE GETTING INTO A CREDIT AGREEMENT.

AN INDEMNITY MAY BE REQUIRED IN CERTAIN CIRCUMSTANCES.

LICENSED CREDIT BROKERS