



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

Dealer: Ingram Ayr
To: Mr Finance ExampleSeven

440125873359 - 1

Dear Mr ExampleSeven

Date: 09/06/2008

We are pleased to give the following quotation for Hire Purchase facilities through **Skoda Finance**

Vehicle	SKODA OCTAVIA 5DR HB 1.6 FSI CLASSIC 08
Period of Hire	36 Months
Cash Price (Including VAT)	£ 12,250.00
Less: Advance payment/allowance **	£ 3,675.16
Balance of cash price/ amount of credit	£ 8,574.84
Add Charges	£ 0.00
Balance	£ 8,574.84
Acceptance fee payable with first rental	£ 0.00
Purchase fee payable with final rental	£ 0.00
Total amount payable	£ 12,250.00
Annual Percentage Rate (APR)	0.0%
Balance payable by 36 monthly rentals of	£ 238.19
Skoda Payment Protection (Credit Insurance) (Incl. IPT)	
Monthly premium	£
Total monthly payment	£ 238.19

****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