

	What to ask			Record details of finance options here		
	HP	PCP	Loan	Option 1	Option 2	Option 3
Name of finance provider						
What is the purchase price of the vehicle?				£	£	£
What is the initial deposit for the vehicle?				£	£	£
Is there a minimum/maximum deposit?			×	£	£	£
How much are the monthly payments?				£	£	£
How many monthly payments will there be?						
What is the interest rate/APR on the amount being borrowed?				%	%	%
Is there a lump sum/balloon payment to pay at the end of the loan? How much is it?	×		×			
What is the total amount payable? What's the total amount payable less the purchase price of the car? (this will tell you the 'cost' of the finance)						
Mileage Are there any mileage restrictions on how many miles you can cover during the loan period? What are the penalties if you exceed the limit?	×		×			
Can you repay early and exit the deal? What are the costs associated with this?				£	£	£
Are there any additional fees? How much are they? These could include acceptance fees, admin fees and 'option to purchase' fees						
At what point do you become the owner of the car?	End of term	End of term if you make the balloon payment	At the start			