

TRADE ASSOCIATIONS PROMOTIONAL RATES

Rates available until 30/09/2021

New Vehicle Loans	FLAT RATE	APR EQUIVALENT <small>(based on 12 months unless stated otherwise)</small>
Cars, vans, trucks etc - for you, your family and staff.		
All loans	2.75%	5.2%

Used Vehicle Loans

£2,500 to £9,999	5.0%	9.4%
£10,000 to £24,999	3.8%	7.2%
£25,000+	3.3%	6.2%

Equipment Loans

Tangible Assets (20% deposit)

£2,500 to £9,999	4.2%	7.9%
£10,000 and above	4.0%	7.5%

Intangible Assets (30% deposit)

£2,500 to £14,999	4.6%	8.6%
£15,000 and above	4.25%	8.0%

Important notes

- Repayments must be made by Bankers Order at a minimum repayment rate of £20.00 per month
- All vehicles and items financed must be invoiced to Birmingham Bank Limited
- A separate criteria applies to Working Capital Loans, full details are available on request.
- All rates are subject to alteration without notice but are fixed once the agreement is signed.
- Rates are effective from 01/07/2021.

Additional terms for Loans for Vehicles acquired via Bira Vehicles:-

- A minimum loan of £10,000 will apply
- A minimum loan term of 2 years will apply
- The vehicle must be kept for a minimum of 12 months or penalties apply
- Early repayment penalties will apply if the loan is repaid before the agreed settlement date and is within the first 24 months of the agreement"

- Borrow just what **you need**
- With repayment terms to **suit your budget**
- **Fixed rates** so you know exactly what you have to repay **per month** and in **total**
- **No hidden fees for things which you expect as part of the service**
- Small in house **UK based team with specialist experience and knowledge** of retail finance
- Quotes and application forms available **24/7, 7 days a week**
- **Member focussed** in everything we do



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Birmingham Bank Limited, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Finance Services Register No. 204478).

Registered office: 8th Floor, Lyndon House, 62 Hagley Road, Edgbaston, Birmingham, B16 8PE
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