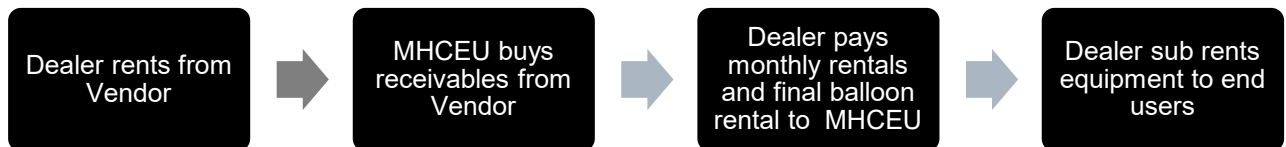
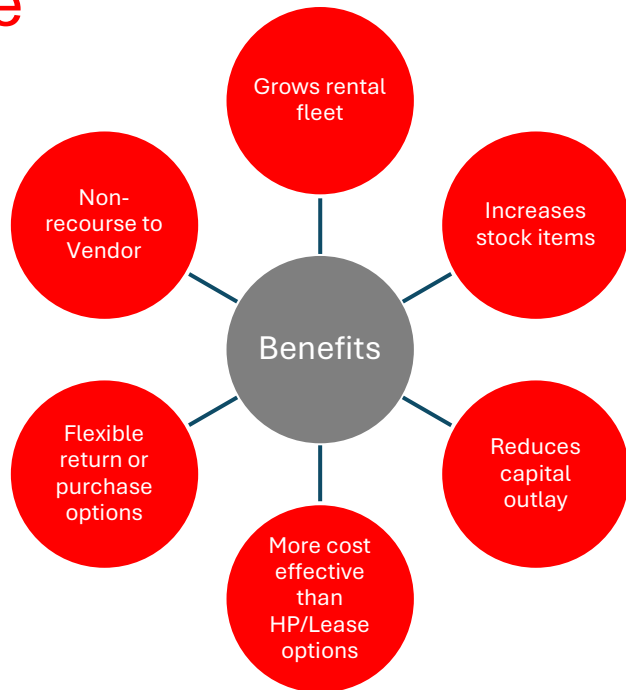


# Rent to Buy Finance

Committing to purchasing stock or demonstration equipment can be draining on working capital, but **Mitsubishi HC Capital Europe** can help alleviate these financial challenges with their flexible **Rent to Buy Finance** facility.

Rent to Buy enables Dealers to expand their rental fleet or stock levels with minimal capital outlay – giving them time to either sell stock items or earn rental income to boost their cash flow.

Dealers 'rent' the equipment via a Hire Purchase agreement with an agreed final balloon payment plus Option to Purchase at the end of the agreement.



- Dealer increases stock or rental fleet at a lower cost
- Rent to Buy payments are lower than standard Hire Purchase or Finance Lease options
- Dealer owns the equipment (subject to payment of final balloon rental)
- Dealer can benefit from short term rental income from End Users
- No restriction on when the Dealer can terminate if they want to buy the equipment early
- No restriction on when the Dealer can terminate if they want to keep the equipment provided the balloon payment is paid. Title passes to Dealer once all costs are paid.
- The Vendor recognises the sales revenue
- Vendor has 'first refusal' to buy the equipment if the Dealer does not want to buy the equipment or pay the balloon payment
- MHCEU manages the collection of rentals (and arrears) from the Dealer
- Documentation required:
  - Dealer Hire Purchase Agreement
  - Sale and Assignment Agreement
  - Pre & Post Notices of Assignment
  - Debenture Waiver (if applicable)

## Contact Us

For more information please email:

**Netherlands:** [Info@mhccapitaleurope.nl](mailto:Info@mhccapitaleurope.nl)

**ROI:** [Info@mhccapitaleurope.ie](mailto:Info@mhccapitaleurope.ie)

**Finland:** [Info@mhccapitaleurope.fi](mailto:Info@mhccapitaleurope.fi)

**Belgium:** [Info@mhccapitaleurope.be](mailto:Info@mhccapitaleurope.be)

 MITSUBISHI HC CAPITAL EUROPE B.V.

[www.mitsubishihccapital.co.uk/european-division](http://www.mitsubishihccapital.co.uk/european-division)

Ref: EU RTB V1.1 06.2024

Finance is for business purposes only, for limited companies and corporate customers only. Finance subject to credit underwriting and approval. Terms and conditions apply. Mitsubishi HC Capital Europe is a trading style of Mitsubishi HC Capital Europe B.V incorporated in the Netherlands company no. 73824917. Registered office address WTC Amsterdam H Tower 4th floor, Zuidplein 36, 1077XV Amsterdam, Netherlands. Mitsubishi HC Capital Europe B.V. is a subsidiary of Mitsubishi HC Capital UK PLC. Registered in Cardiff under company no. 1630491. Registered Office: Novuna House, Thorpe Road, Staines-upon-Thames, Surrey, TW18 3HP, UK