

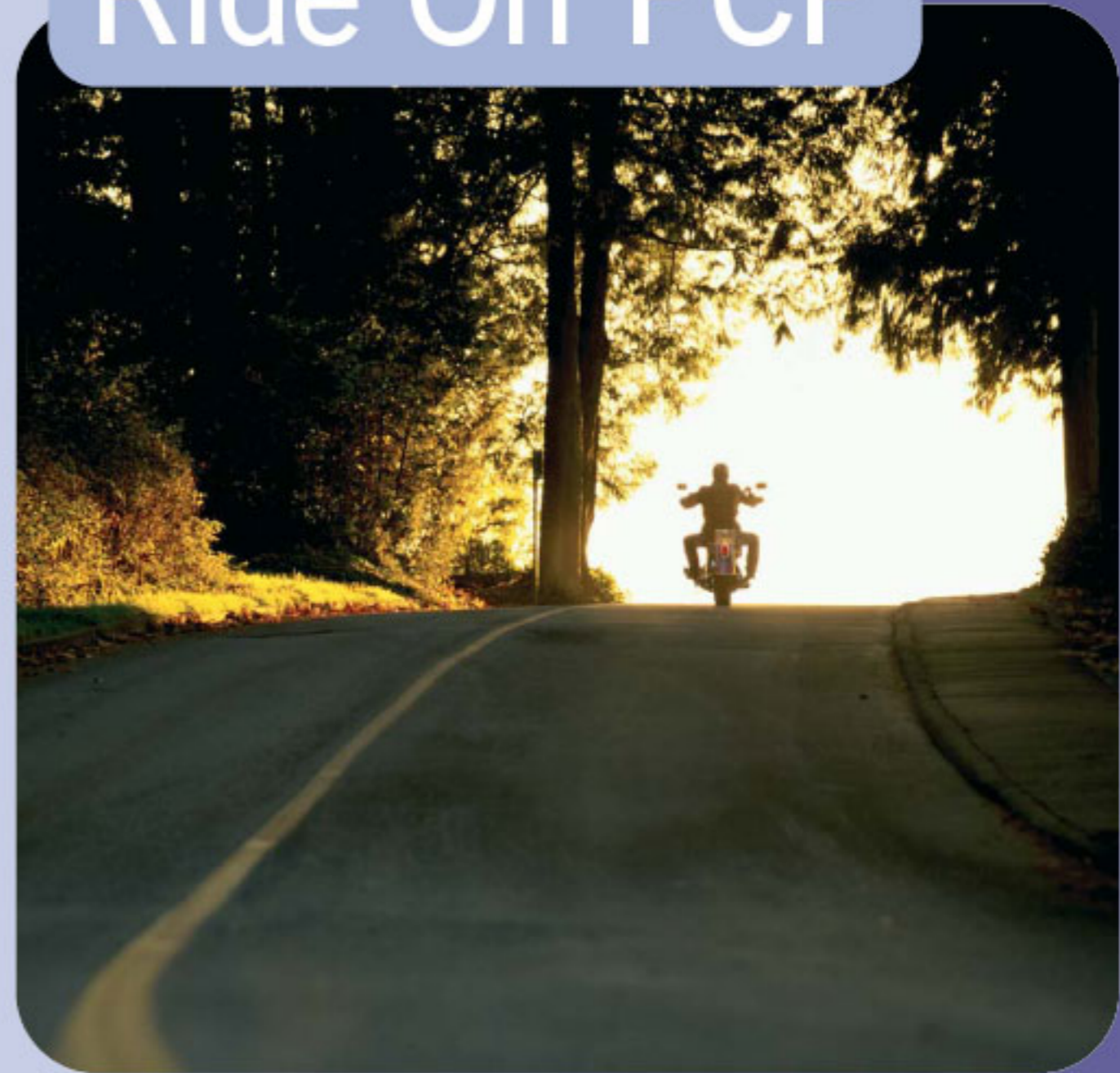


blackhorse

MOTORCYCLE FINANCE

Unleash the Horsepower

Ride On PCP



blackhorse

Black Horse Limited,
Finance House, 62 Player Street, Radford Boulevard, Nottingham NG7 2FY

[Part of the Lloyds TSB Group](#)

Finance is available subject to status. Indemnities may be required.
Authorised and Regulated by the Financial Services Authority for Insurance Mediation.

If you would like a large print version of this information
please contact us on 020 8447 2097

Introduction

Have you ever dreamed about having a new motorcycle every 2 or 3 years - well it couldn't be easier through Black Horse Motorcycle Finance flexible finance plan Ride On PCP.

Ride On PCP is a personal contract purchase finance plan designed to provide an affordable way to ride a new motorcycle every 2 or 3 years.

This brochure gives an overview of the product. Your Black Horse dealer will run through the Ride On PCP product in detail with you and will be able to provide finance options to suit your repayment budget.



How does Ride On PCP work?

Once you have chosen your new motorcycle you should discuss with the dealer:

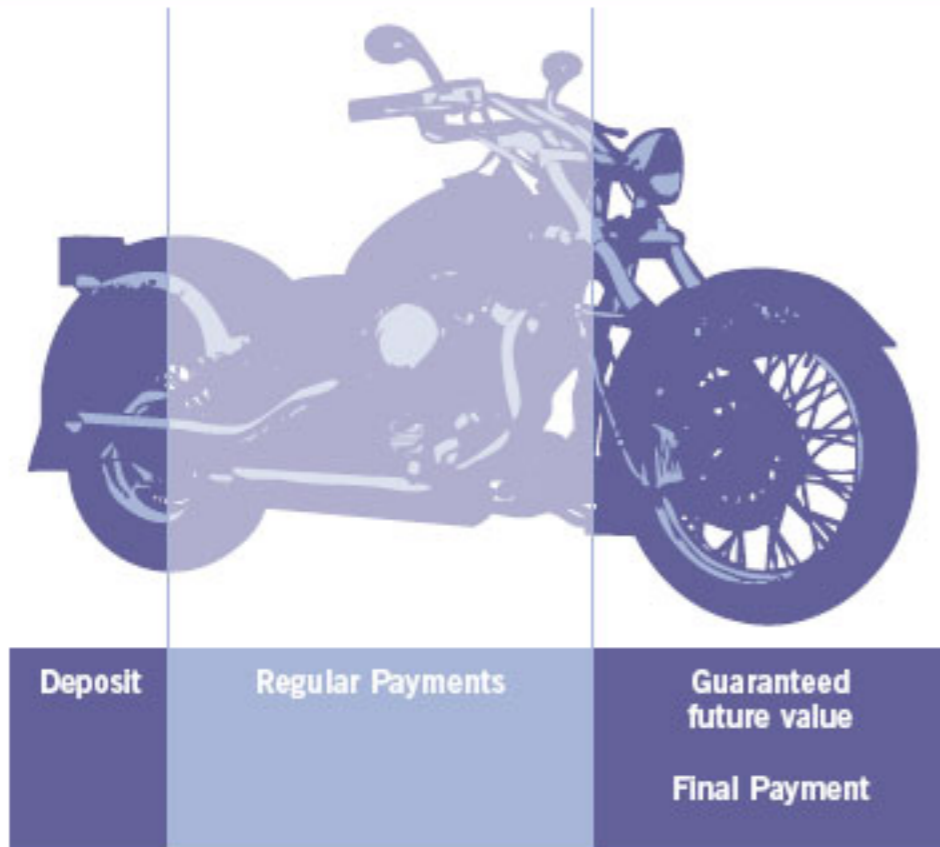
- Maximum annual mileage - from 6000 to 12000 miles per annum
- Your repayment period of either 2 or 3 years based on your budget

You will be required to pay a deposit (from 5% of the on the road price of the motorcycle).

The dealer will advise you of the Guaranteed Future Value (GFV) of the motorcycle.

At the end of your repayment period you have the following options:

- Firstly you can part exchange the motorcycle for a new one (subject to payment of outstanding finance)
- Secondly you can pay the final amount (equivalent to the GFV) plus purchase fee and own the motorcycle
- Or thirdly you can simply return the motorcycle back to us (subject to the mileage limit not having been exceeded and the motorcycle being in good condition) and you have completed the agreement.



Main Benefits of Ride On PCP

- You can change your motorcycle for a new one every 2 or 3 years
- Your initial capital outlay is reduced
- Your monthly payments are fixed
- There is a minimum Guaranteed Future Value for your motorcycle

Protecting your motorcycle and your repayments

Peace of mind with Payment Protection

Our Payment Protection Plan covers your repayments if you can't work due to unexpected circumstances. There are 3 levels of cover: Gold, Silver and Bronze, covering different situations including, accident, sickness, redundancy, critical illness and death.

What it really means

The two tables below summarise the cover available under each Payment Protection Plan.

Facts

Would my cover apply if?	Gold	Silver	Bronze
I am made redundant	yes	no	no
I quit my job	no	no	no
I suffer an accident that prevents me from working	yes	yes	no
I am ill and unable to work	yes	yes	no
I am diagnosed as having a specified critical illness	no	no	yes
I die during the agreement	yes	yes	yes

Summary of Cover

	Life	Critical Illness	Accident & Sickness	Redundancy
Gold	yes	no	yes	yes
Silver	yes	no	yes	no
Bronze	yes	yes	no	no

Please ask your dealer for further details of cover, a separate leaflet on Payment Protection is available from your Black Horse dealer.

Your dealer can only sell you Payment Protection if they are authorised by the Financial Services Authority to do so or are an Appointed Representative for that purpose.

Quotation from your dealer

Please ask your dealer to complete the following quotations for you

	2 Year PCP	3 Year PCP
Cash Price	£ <input type="text"/>	£ <input type="text"/>
Deposit	£ <input type="text"/>	£ <input type="text"/>
Amount of credit	£ <input type="text"/>	£ <input type="text"/>
1st Payment including Acceptance fee of £ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly Repayment	£ <input type="text"/>	£ <input type="text"/>
Number of months	<input type="text"/>	<input type="text"/>
Final Payment / GFV including Purchase fee	£ <input type="text"/>	£ <input type="text"/>
Total Amount Payable	£ <input type="text"/>	£ <input type="text"/>
Typical APR	<input type="text"/> * % APR	<input type="text"/> * % APR

Dealership Contact Details
<input type="text"/>

*The APR must be at least one and a half times the size of all other information. Finance is available subject to status. Indemnities may be required.

