

Introducing KUBOTA Finance: direct, easy and affordable

Kubota Finance is dedicated to helping you buy the best possible value groundcare or construction equipment for your business.

If Kubota machinery is part of your business, Kubota Finance will help you prosper by:

Facilitating superior machinery

Kubota machinery is recognised as industry leading across Europe. By choosing Kubota Finance for your business, you can make it easier to afford high quality, reliable equipment from Kubota, and operate a successful business.

Enabling business success

Kubota Finance is backed by BNP Paribas, one of the largest banks in Europe with an excellent track record of stability - providing funding even during times of recession. This consistency means you can trust us to provide secure, competitive finance solutions.



BNP PARIBAS

Kubota Finance

direct, easy & affordable



Finance options to meet every consumer need

You can choose between four finance products which can all help to support specific business objectives.

Each one is based on regular payments to suit your budget, but offer different benefits to suit a variety of financial situations.

Hire Purchase

- ✓ Puts you in complete control. You decide how much deposit to set down, how long the contract lasts, and the value of your regular payments. At the end of the contract, you own the machinery you chose.*
- ✓ Offers long-term stability because repayment amounts won't change over time. The interest rate remains constant, making it easier to budget throughout the term of the agreement. In addition, you may be able to claim the value of your Kubota machinery as part of the Annual Investment Allowance, reducing your tax liability.

Operating Lease

- ✓ **Reduces risk to you** if you don't wish to own the machinery. At the end of your agreement, you can return the equipment** and start a fresh hire agreement with your new Kubota equipment.
- ✓ **Minimises upfront and total costs.** No deposit is payable, and the total amount you pay will take account of the machinery's residual value, not solely its new value. You can significantly reduce your overall investment and still benefit from new equipment.

Contract Hire

As Operating Lease, but with an additional benefit:

- ✓ **Makes service and maintenance easy.** This cost is included in your regular fixed payment, offering extra convenience and peace of mind.

Finance Lease

- ✓ **Keeps rental payments low.** Finance Lease helps you avoid a large upfront deposit by allowing yourself to spread the VAT cost over the term of your agreement. Payments can normally be offset against taxable profits too, making Finance Lease an efficient option.
- ✓ **Offers end-of-contract flexibility.** At the end of the agreement, you have three options: you can sell the equipment and use some of the proceeds to fund a new asset, return the equipment, or extend your agreement and continue to use it.



* Subject to payment of an option to purchase fee

** Subject to underwriting, documentation and the dealer's own offer to buy back.