

Personal Finance

Hire Purchase

Hire purchase is a simple and easy way to finance your car over a period of time that you choose, 1 to 5 years. Renault Bank will purchase the car on your behalf. You then pay fixed instalments over a flexible term of your choice. At the end of the agreement ownership transfers to you.

PCP

Personal Contract Plan (PCP), a flexible Hire Purchase agreement that enables you to have a reduced monthly payment thanks to a Guaranteed Future Value for your car in 3 years' time. Having a Guaranteed Future Value for your car means that you can have a flexible finance plan that suits your circumstances and you don't need to worry about the re-sale value of your car in 3 years' time

GAP Insurance

A standard GAP insurance policy is sold for two hundred and ninety five euro, for a three year insurance policy, included in the price of this policy is insurer costs of seventy seven euro, government tax of fifteen euro, administrative fees of fifty euro, Dealer commission of one hundred euro and RCI Bank and Services income of forty three euro. The price of the GAP product and the associated cost will increase due to increasing levels of cover

The administration fee noted above includes (but not limited too) the following areas of cost: Customer Service, Account management, Website Maintenance, Training Costs, Distribution Costs, Product Information Documents, Qualifications Cost, Legal Costs & Documentation Fees

Smart Insurance

A standard Smart insurance policy is sold for three hundred and ninety nine euro, for a three year insurance policy, included in the price of this policy is insurer costs of one hundred and eighty nine euro, government tax of nineteen euro and ninety five cent administrative fees of fifty euro, Dealer commission of one hundred euro and RCI Bank and Services income of forty euro and five cents.

The administration fee noted above includes (but not limited too) the following areas of cost: Customer Service, Account management Website Maintenance, Training Costs, Distribution Cos, Product Information Documents, Qualifications Cost Legal Cows & Documentation Fee

Key Insurance

A standard Key insurance policy is sold for sixty euro, for a three year insurance policy, included in the price of this policy is insurer costs of eight euro, government tax of three euro and eighty one cent, administrative fee of twenty euro, Dealer commission of thirty euro and RCI Bank and services income of eighteen euro and nineteen cent.

The administration fee noted above includes (but not limited too) the following areas of cost: Customer Service, Account management, Website Maintenance, Training Costs, Distribution COS, Product Information Documents, Qualifications Cost Legal Costs & Documentation Fees