

# 5 things to consider before leasing





# Leasing. Simple. For all.

At ASG Leasing, we are committed to our mission, to make leasing simple, for all. This is why we have created a series of documents to shine a light on all the premises of operational leasing!

These documents were created after a thorough market research and have as an objective to make you understand what leasing is and how it works.

Once you grasp that - everything else is simple!



# So, what should you consider before requesting leasing services?



## Mileage Use

Mileage is probably one of the most important factors to take into consideration when you think of leasing.

With ASC Leasing you get 25,000 KMs of use per year in your initial package. This is usually more than enough to cover the yearly mobility needs of your clients.

In case more mileage is needed, then our clients are able to pre-purchase it on a discounted price, or pay it at the end of each year on a slightly higher price.

When pre-purchasing the mileage, there is the flexibility of paying nothing extra if you do not make use of the specific threshold.



## Purpose of the Vehicle

Leasing gives you the flexibility to choose from a vast range of vehicles for all intents and purposes.

If your needs entail the moving around within a city, then a small saloon vehicle would be the best option for you. If you need to distribute goods all over Cyprus on a daily basis, then a mid-ranged automatic van saloon would be excellent. If you are looking for heavy load transportation vans and trucks are available!

Fortunately we are living in an age of many quality options. With the network and guidance of ASC Leasing, you will be able to minimise cost and maximise efficiency on your leasing contract!



## Duration of Lease

As a rule of thumb, the shorter the duration of your lease the higher the monthly rate. Therefore we recommend that leasing begins on a three year basis in order to enjoy the best possible rates!

If you are unsure or not feeling confident for your lease duration, then we are here to discuss the best exit clauses available.

Furthermore, for 1 year leases, we can provide used vehicles from our Europcar Cyprus fleet, instantly and at competitive rates!



## Special Preferences

A vehicle has many variants that will affect the utility and quality of your leasing experience.

**Manual vs Automatic:** If various people drive the vehicle then it would be preferable to go for an automatic model in order to ensure that everyone (current and future employees) will be able to drive it. Automatic vehicles are also preferable in cases where the vehicle will be moving within an urban environment for terms of comfort.

**Fuel:** A diesel vehicle is usually more expensive on the purchase, therefore it will result to a slightly higher monthly rate. On the other hand, diesel will save you money on the day-to-day gas expenses as it is cheaper than petrol. Of-course you always have the hybrid and electric vehicles options available as well!

**Commercial space:** If the purpose of the vehicle is to carry around goods, then be aware that any saloon vehicle can be turned into a van. This will allow you to carry around your products as well as take advantage of tax incentives due to the commercial nature of the lease.



## Insurance

Insurance is a crucial factor for any lease. This is because it affects both the monthly lease for the vehicles as well as the confident conducting of business from the people that use your fleet.

All of our leasing contracts come with an insurance that covers all third parties as well as the damage done to the vehicle over and above the agreed “excess” amount.

The “excess” amount will be paid by the party leasing the vehicle before ASC Leasing covers any other vehicle costs. The “excess” amount can be minimised with a small surcharge on the monthly lease.

# Contact us

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