

# Fast, friendly flexible banking services for you and your business

## HTA Savings & Loans ending Rates

### July 2019

#### New Vehicle Loans - promotional rate

Cars, vans, trucks etc - for you, your family and your staff

	Flat Rate	APR equivalent (based on 12 months)
All loans	2.6%	4.9%

#### Used Vehicle Loans - promotional rates

Cars, vans, trucks etc - for you, your family and your staff

All loans	2.9%	5.4%
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#### Equipment loans

Planting tools, machinery, computers, fixtures and fittings and other capital items.

Loan terms of 36 months or under	3.2%	6.0%
Loan terms of over 36 months	3.5%	6.8%

#### Personal loans

Loans £10,001-£15,000	3.8%	7.2%
Loans up to £10,000	4.1%	7.7%

#### Working Capital Loans

Borrow up to £30,000 unsecured for up to 5 years and top-up on an annual basis, subject to separate criteria.

Loans £15,000 and over	3.75%	7.1%
Loans up to £14,999	4.1%	7.7%

#### Important notes:

- Repayments must be made by Bankers Order at a minimum repayment rate of £20.00 per month
- All vehicles and items financed must be invoiced to BIRA Bank Limited
- For equipment loans minimum deposit is 20% of purchase price.
- A separate criteria applies to Working Capital Loans, full details are available on request.
- All rates are subject to alteration without notice but are fixed once the agreement is signed.
- Rates are effective from 1st July 2019.

#### Traditional banking that you can count on

- Borrow just what you **need**
- With repayment terms to **suit your budget** (12-60 months)
- Fixed rates so you know exactly what you have to repay per month and in total
- **No hidden fees** for things which you expect as part of the service – no admin or early repayment fees
- Small in house **UK based team**
- Quotes given 24/7, 7 days a week
- Application forms available on request
- **Member focussed** in everything we do
- Personal service



SAVINGS & LOANS  
from bira bank Ltd

For further information contact the finance team today



0121 227 6699



[bira.co.uk/hta/](http://bira.co.uk/hta/)

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