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When a consumer wants to purchase a car, there would be many issues floating through his mind. If the consumer is a first time purchaser of a car, there would be more apprehension in making the purchase unless professional assistance is offered. This can come from professional car leasing firms which provide a myriad of car leasing schemes.

Suitable Candidates

A car leasing scheme is actually very attractive for any consumer who does not have sufficient finances to pay cash for the desired car to be purchased. Usually the rich and affluent would pay cash for the car model they desire with no qualms but it is the average consumers who have to budget and make ends meet with small payments based on their limited income resources.

Hence, most average consumers would be attracted to car leasing schemes when they want to consider procuring a car. A lease takes away the financial pressure of a big sum of money to pay off the car cost which can be a few thousands or hundreds of thousands of dollars.

With most car leasing schemes, the consumers usually can afford the small initial down payment to confirm their intention of purchase on a particular vehicle. There is no legal ownership of the vehicle even though the consumer pays the initial down payment and the monthly payments diligently until the end of the lease.

Ownership issue

It is only at the end of the car lease that a consumer may consider the full ownership of the car which they have been driving and maintaining the last couple of years. Now would be the time to purchase the car for a proper ownership with a buy-over. The purchase amount would be much smaller than the original value since a lot of monthly payments have been serviced.

The consumer is now better positioned to buy over the car which was being used in full in the past couple of years. The consumer can enjoy owning the car if it is not too old by market standards. If the car has been well maintained during the lease period, it should still be in good condition to service the consumer for another few years. The consumer would save on further repayments while using less to maintain the car in the next few years. This is where the contract hire is converted to a contract purchase to enable the consumer to own the car sometime down the line of the car's lifetime.

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