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These days you don't have to look far to find the best car finance options available. You can use your computer and Internet connection to finance cars quickly and easily from the comfort from your own home.

With specialist motor finance websites you will be able to search for cars available for sale from top dealers and also find out what finance packages are available. This takes the hassle out of looking for new vehicles and presents you with an easy way to finance cars.

Searching Online

To make your life even easier specialist motor finance websites bring together dealers from across the country.

- You will be able to look at current stock for dealers in your local area and compare prices.
- These customer search facilities are available 24/7. This means you will be able to search for your new car at any time of the day.
- This makes life so much easier for those with busy work and home commitments. Instead of wasting your free days trawling dealerships you can simply log on and search for cars in your lunch break or for a few hours after the kids have gone to bed.
- This gives you more buying power as you will be able to get a good overview of the whole market and find the very best deals out there to finance cars.

Understanding Car Finance

Before you start looking at products to finance cars you do need to do some quick research. It is important that you understand what terms and conditions are available so that you can pick those products that best suit your budget and needs. Here are some key features of car finance that you should consider:

- Term " car loans are designed to be short-term borrowing options. This is why the majority of products to finance cars are only offered between 1 to 5 years.
- APR- this tells you the interest rate of the loan. You can use this in combination with the loan term to work out how much interest you would have to pay overall on your loan.
- Balloon Products " there are several variations on the balloon loan structure. With a standard balloon loan you would pay an initial deposit and then a higher final repayment. This would enable the lender to offer you much lower monthly repayments that can benefit many borrowers with tight monthly budgets.
- Insurance " dealers can often offer some very competitive insurance products. This can include PPI that can be used to back-up car finance and provide additional protection for repayments.
- Payment Holidays " some dealer finance packages will offer payment holiday options. Typically you would need to have paid a certain percentage off the loan before the payment holiday would be

valid. Then if you need to you can suspend the monthly repayments on your loan for a certain period without any of the usual missed payment penalties.

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The Internet offers you with an easy way to a [finance cars](#) from the comfort of your own home. You will be able to log on to specialist motor finance websites and sort out car loans in no time at all.

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