

Fees & Charges Table

Effective from 1st July 2025

This document outlines the fees and charges applicable to finance agreements entered into with De Lage Landen Leasing Limited. The table is effective from July 1, 2025 and provides a detailed overview of potential costs that may arise throughout the duration of an agreement.

Start of an agreement		
Fee Name	Description	Cost
Documentation fee	For basic agreements this covers the cost of preparing the necessary documentation and setting up the agreement within our systems.	Up to €300.
Arrangement fee	For complex agreements, this covers the cost of set-up and associated structuring requirements. This fee will be stated as a Documentation fee on the finance agreement.	Up to 1% of the agreement value.
Interim rental (Lease and Operating Lease agreements only)	This fee applies when the asset is delivered before the finance agreement begins. It covers the cost of using the asset from the date of delivery until the finance agreement officially starts.	The interim rental is calculated by converting the net periodic rental into a daily rate and multiplying it by the number of days between the asset delivery date and the start date of the finance agreement.
During an agreement		
Annual service fee (Non-regulated lease agreements only)	This fee covers administrative services such as issuing copy contracts/invoices, updating repayment dates, amending bank details and other similar account changes.	Up to €60, paid annually in arrears from the start date of an agreement.
Asset protection charge	DLL requires all assets to be adequately insured. If we do not receive proof of insurance coverage, within three months of the start of the agreement, the cost of DLL securing asset protection will be added to your payments.	Charges will be calculated on a deal-by-deal basis and provided via email or post, by Great American Insurance, DLL's asset protection provider.
Maintenance payment	A charge collected alongside the payments on behalf of your maintenance provider.	Charges will be calculated on a case-by-case basis and outlined in the maintenance agreement between you and the maintenance provider.
Novation fee (Applies to all agreement types apart from regulated Hire Purchase and regulated Loan agreements)	A fee charged for transferring your agreement to another party, subject to the consent of all parties.	€250 + VAT per agreement.
Payment restructure fee (Non-regulated agreements only)	A fee charged for amending the frequency or amount of payments for a specified and agreed period.	Up to €6,000 + VAT (Based on the remaining balance across all agreements).
Late payment interest charge	A charge incurred for late or overdue payments.	Interest is charged daily, at a rate of 5% per annum above the NatWest base rate, calculated from the due date until the date of payment.
Non direct debit charge	A fee applied when payments are made by bank transfer or standing order, instead of direct debit.	Increase in rental by 2%.
Bounced direct debit charge	A fee applied when a customer requests their bank to reverse a direct debit payment, or a bank bounces a direct debit without notifying DLL in advance.	€12.00.
Invoicing fee	When a request is made for copies of invoices.	€3.50 per invoice.
Excess usage charge (Operating Lease agreements only)	Applied when usage of the asset exceeds the contractual limits set in your agreement.	The charges will be calculated on a case-by-case basis and displayed in the finance documentation.
Settlement fee (Non-regulated agreements only)	Applied when requesting a settlement figure to reflect the additional costs to DLL of ending an agreement early.	Up to €200.
End of Agreement		
Option to Purchase Fee (Hire Purchase agreements only)	A fee charged when the customer opts to purchase the asset at the end of the hire period of an agreement, covering the transfer of ownership from DLL.	The charges will be calculated on a case-by-case basis and displayed in the finance documentation.