



FallaIngrouille

Personal & Business Finance Brokers



Guide to our services

Finance for the Bailiwick of Guernsey

www.fallaingrouille.co.uk

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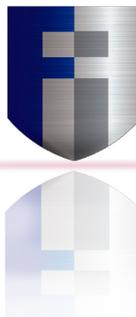
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About Us

Falla Ingrouille was established in November 2003. We were the first fully independent finance brokerage within the local instalment credit industry, arranging funding for both personal and business needs.

Garry Falla

Garry Falla, has over 25 years in the Guernsey loan & finance industry. Following setting up and running RoyScot Guernsey Limited, a highly respected and successful subsidiary of the Royal Bank of Scotland he spotted the need for a more personal approach to both personal and business finance in Guernsey. Falla Ingrouille was borne out of that vision in 2003.



Tell Us Your Requirements

So how can you put yourself in the best possible position to obtain the finance you require?

At Falla Ingrouille Finance Brokers we put ourselves in your shoes. Having previously held senior positions with local finance houses and using our unique experience, knowledge and position in the industry, we negotiate the terms of any transaction on your behalf. Whilst final acceptance always remains with the finance house in question, we will put together a professionally prepared and submitted loan application that is always going to make a better impression than an application that is not prepared.

We have the required tools and knowledge to submit applications as they are preferred by the chosen lender and in a manner that gives the application the highest chance of a full assessment and approval.

Getting your proposal right at day one and talking to the correct people is the most important thing you can do and will more often than not prove to be successful.



Personal Loans

A personal Loan is a popular form of borrowing among consumers. Unlike a credit card, the interest rate on a personal loan is fixed and you will pay back a set amount each month until the end of the term of the loan.

Terms are usually from 1 year to 5 years. The funds raised through a personal loan can normally be credited in to your bank account within 24 hours after the documents have been signed.

You can use the funds however you like, perhaps you have been waiting to do some home improvements, take a holiday of a lifetime or buy that car you've spotted.



Our business is very personal. You speak to no one else except Garry or Adrian whether it is for unsecured loans, car loans or any other type of loan, we take your privacy seriously. We are able to provide unsecured personal loans from £2,000 up to £25,000, above this amount they would normally be secured on property.*

We have provided personal loans to people from all walks of life including part time employed people to directors of companies.

Overview of Personal Loans

- Loans from £2,000 - £25,000
- Fixed rate of interest
- Terms of 1 year - 5 years

* See Secured Loans

Motor Finance (Personal & Business)

As a totally independent Finance Broker we do not have any "allegiance" with particular motor dealers and will always give you the best possible terms available and the deal you want, not the deal the motor dealer wants you to have.

Vehicles are normally financed by one of three means : Lease Purchase, Hire Purchase or a Personal Loan. For business users an outright Finance Lease is also an option. If you are buying a used vehicle a deposit, usually differing in amount according to the age of the vehicle, is normally required.

However, new vehicles can often be funded without the need for a deposit to be paid. A repayment term, depending on the age of the vehicle, of up to five years is normally available, sometimes longer for more costly commercial vehicles.

Overview of Car Finance

- Terms of 1 year - 5 years
- Hire Purchase & Lease Purchase, Personal Loan options
- Personal & Business use



“ I was purchasing a new car and called Falla Ingrouille. They saved me nearly £500 over the term of the agreement.
Mr J M - Vale

”



Business Finance & Loans

Falla Ingrouille Personal & Business Finance Brokers are able to offer various types of funding specifically designed for business users, these include Lease, Lease Purchase, Commercial Loans and Premium Funding.

You will benefit from our years of experience, we will help you through every stage of the financing, from initial quotation to the end of the life of the equipment.

We can finance almost any tangible equipment and machinery used by a business, a large percentage of our business has been introduced through referrals or recommendations from satisfied customers, here is a summary of the type of equipment we have financed recently.

Examples of recent Asset Finance

- Agricultural Equipment
- Catering Equipment
- Computer Hardware and Software
- Construction Equipment inc Scaffolding
- Medical & Healthcare Equipment
- Production Equipment
- Telecoms Equipment
- Transport Equipment
- Warehousing & Storage Equipment



Consolidation Loans

Are you tired of juggling monthly outgoings, or perhaps you're struggling with payments to more than one lender?

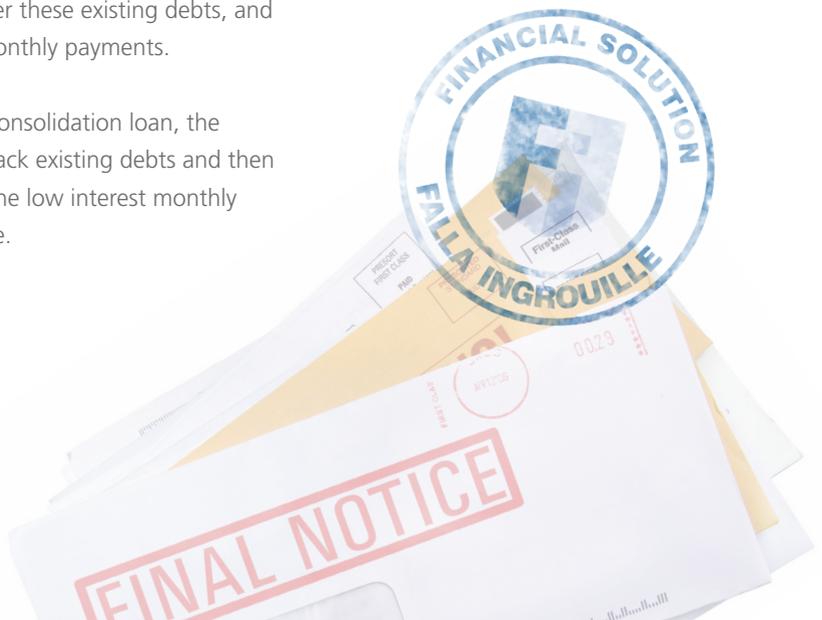
Often, managing a large number of different debts to different lenders, all at different rates, can be hard to keep track of. Credit cards, various loans and personal debts all incur different interest rates, amounts and payment dates, and you may be paying high rates on some of these debts.

Consolidation loans help many thousands of people manage their money better by grouping together these existing debts, and reducing their monthly payments.

So by getting a consolidation loan, the individual pays back existing debts and then is left with just one low interest monthly payment to make.

Overview of Consolidation Loans

- Re-configures your debts into one easy to manage repayment.
- Lowers your monthly repayments



Secured Loans

Secured Loans are usually secured against your home, normally starting from around £25,000 and can be up to 85% of the value of your property (including any existing mortgage).

Examples of recent Secured Loans

- Home improvements
- Consolidation
- Equity release for educational fee's
- Raising capital

Overview of Secured Loans

- Loans from £25,000 +
- Secured against your home
- Up to 15 year repayment term





Marine Mortgages & Loans

Falla Ingrouille Finance Brokers are able to offer Marine Mortgages for most types of vessel, there are various finance products for this purpose and we would be happy to discuss your requirements over the phone or in person. Repayment terms can be arranged of up to 10 years and there is no limit to how much we can fund depending on the value of the boat. Apart from financing the actual vessel we have also brokered deals for funding the engines, re-fits and re-decking to name a few.

Marine mortgages are normally the preferred method of funding a vessel costing in excess of £100,000. A tonnage survey, together with "carving and marking" will need to be undertaken and if the vessel is second hand, proof of title will need to be obtained.

Finance options are available for RIBs and weekenders with similar conditions, however repayment terms will probably be limited to 5 or possibly 7 years and the interest rate would be fixed for the period.

Overview of Marine Finance

- Boat Purchase
- Engine Replacement
- Refits



Contact Falla Ingrouille

If you are looking for finance for any purpose, please contact:

Falla Ingrouille

PO Box 677

St Peter Port

Guernsey

GY1 3XJ

T: 01481 714040

W: fallaingrouille.co.uk

Garry Falla

Mobile: 07781 127050

E-mail: garry@fallaingrouille.co.uk

Fax: 01481 259739

For more information, visit: www.fallaingrouille.co.uk



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