

The power of a lender.
The flexibility of a broker.



Fuelling Finance

Fuelling Finance is our passion.

It's about delivering high energy service to you, our dealer partners and your customers.

We make this happen by providing 'The power of a lender with the flexibility of a broker.'
It's the driving force behind our ability to offer you the widest range of customer-focused finance solutions.

As a team, we continue to refine, develop and create ideas; technology and routes to market that fuel your success. Mann Island people are here for you. Talk to us and you'll feel the energy in everything we do.

'Fuelling Finance' is our promise to go beyond for you.

1991

Established as the UK's first National dealer dedicated finance broker

2014

Acquired by Investec Bank

2015

Launched Mi Vehicle Finance Limited (MIVF) as a lender

- July 15 – first HP deal paid out
- July 15 – first Lease Purchase deal paid out
- December 15 – first Contract Hire deal paid out
- March 16 – first PCP deal paid out
- March 16 – launch of e-signature solution

2018

The launch of MIVF's Near Prime product Access



The power of a lender with the flexibility of a broker

At Mann Island, our aim goes further than simply providing you with finance. We work with you to forge productive, authentic relationships – allowing us to deliver support that is fully customised to your needs.

Fuelling your business ambition

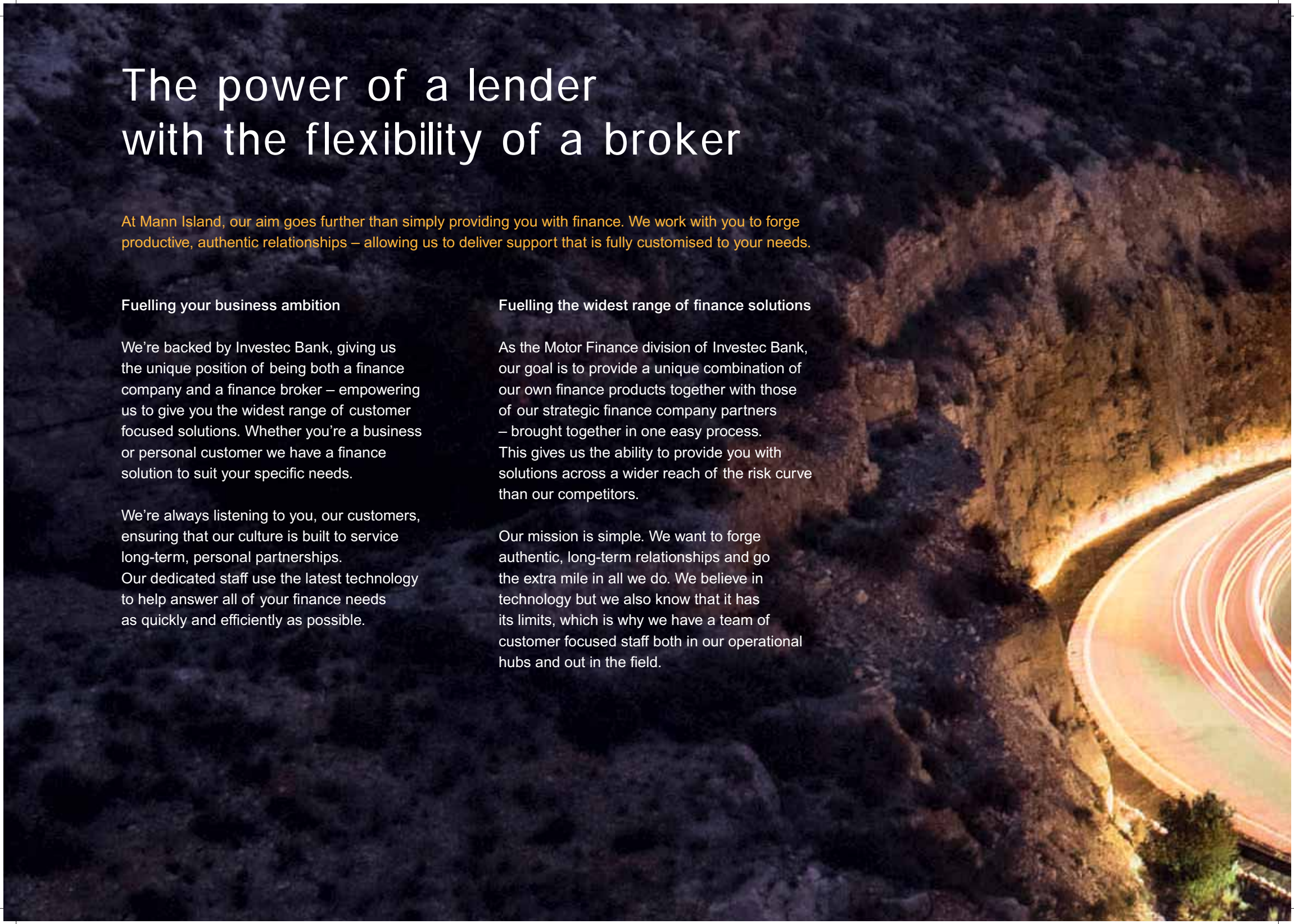
We're backed by Investec Bank, giving us the unique position of being both a finance company and a finance broker – empowering us to give you the widest range of customer focused solutions. Whether you're a business or personal customer we have a finance solution to suit your specific needs.

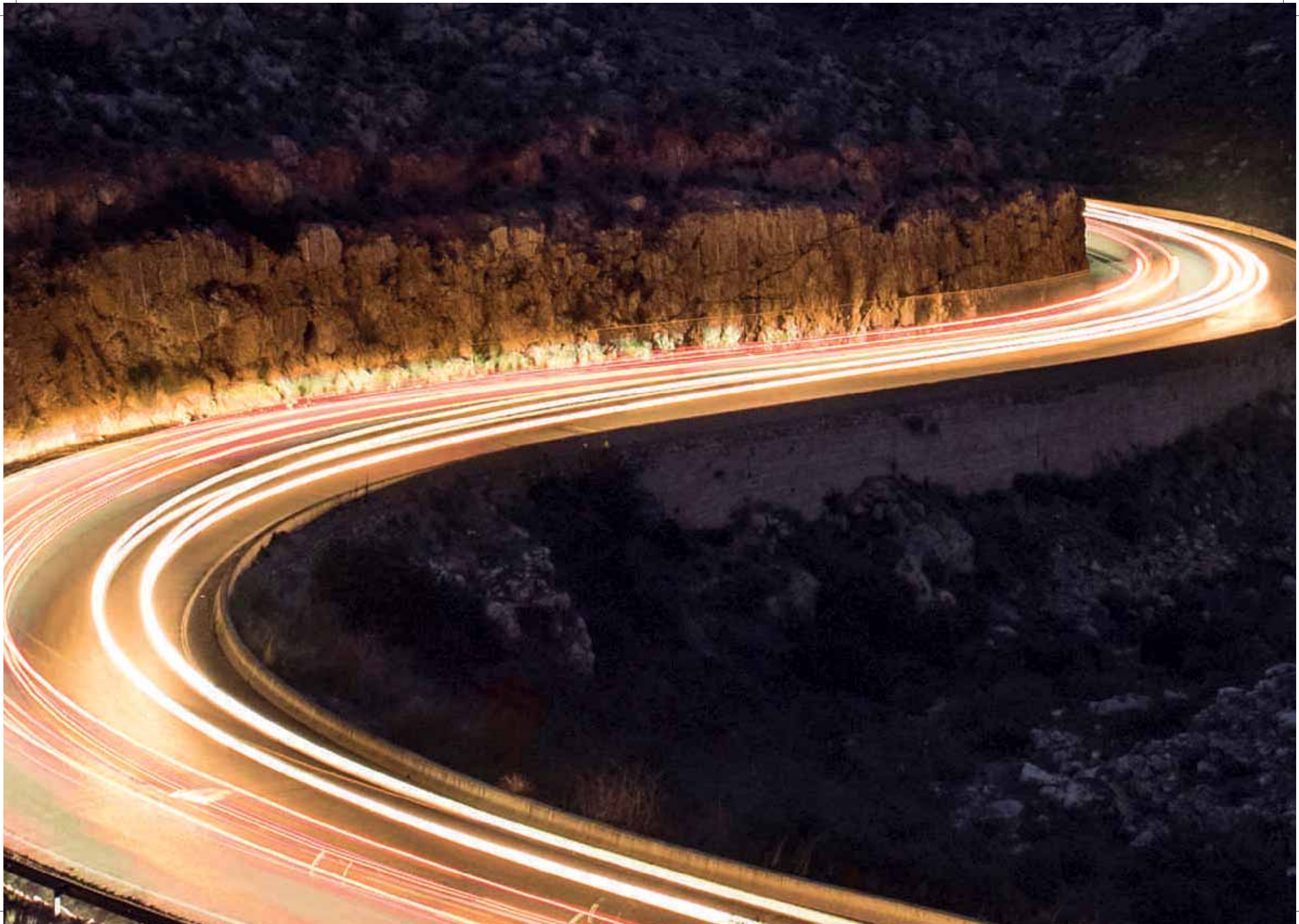
We're always listening to you, our customers, ensuring that our culture is built to service long-term, personal partnerships. Our dedicated staff use the latest technology to help answer all of your finance needs as quickly and efficiently as possible.

Fuelling the widest range of finance solutions

As the Motor Finance division of Investec Bank, our goal is to provide a unique combination of our own finance products together with those of our strategic finance company partners – brought together in one easy process. This gives us the ability to provide you with solutions across a wider reach of the risk curve than our competitors.

Our mission is simple. We want to forge authentic, long-term relationships and go the extra mile in all we do. We believe in technology but we also know that it has its limits, which is why we have a team of customer focused staff both in our operational hubs and out in the field.





Fuelling broader capabilities to achieve better results for you

We're committed to being the one stop destination, with the widest product portfolio, for all of our Dealers, with products designed to service the broadest range of needs.

Mann Island as a Lender

We've been lending in the prime space since 2015, offering a comprehensive range of products for both Business and Retail Users.

In 2018, we will launch Access, a near prime product to support our core prime product solution.

Mann Island as a Broker

We continue to offer a full suite of Broker solutions to complement our Vehicle Finance products.

Since 1991, we've been working with a wide range of lenders across the full risk curve – from prime/near prime to Rate4Risk partners.



Regional Sales Structure

Our Sales team of 45 experienced Regional Managers and Business Development Managers are dedicated to supporting our Dealers.

We ensure full geographic coverage, as well as local support, for all of our Dealer and Introducer partners.

Comprehensive Product Portfolio

We offer a full range of products across the entire risk curve – delivering both retail and business user solutions for dealers.

In addition, we offer a full suite of corporate products direct to Fleet users.

Fuelling a wide portfolio of products

Because we are both a finance company and a broker we can provide the broadest range of products to suit you and your customer's needs. We enhance and accelerate the finance options at your disposal by giving you access to products that include, but are not limited to:



Hire Purchase



PCP



Lease Purchase



Leasing
(with and without balloon
for cars & LCVs)



Personal Loan
for high loan to value
deals and negative
equity customers



Balanced
Payments



Contract Hire
(with and without
Maintenance)



Personal
Contract Hire



Schedule
Agreements



Rate4Risk
Panel



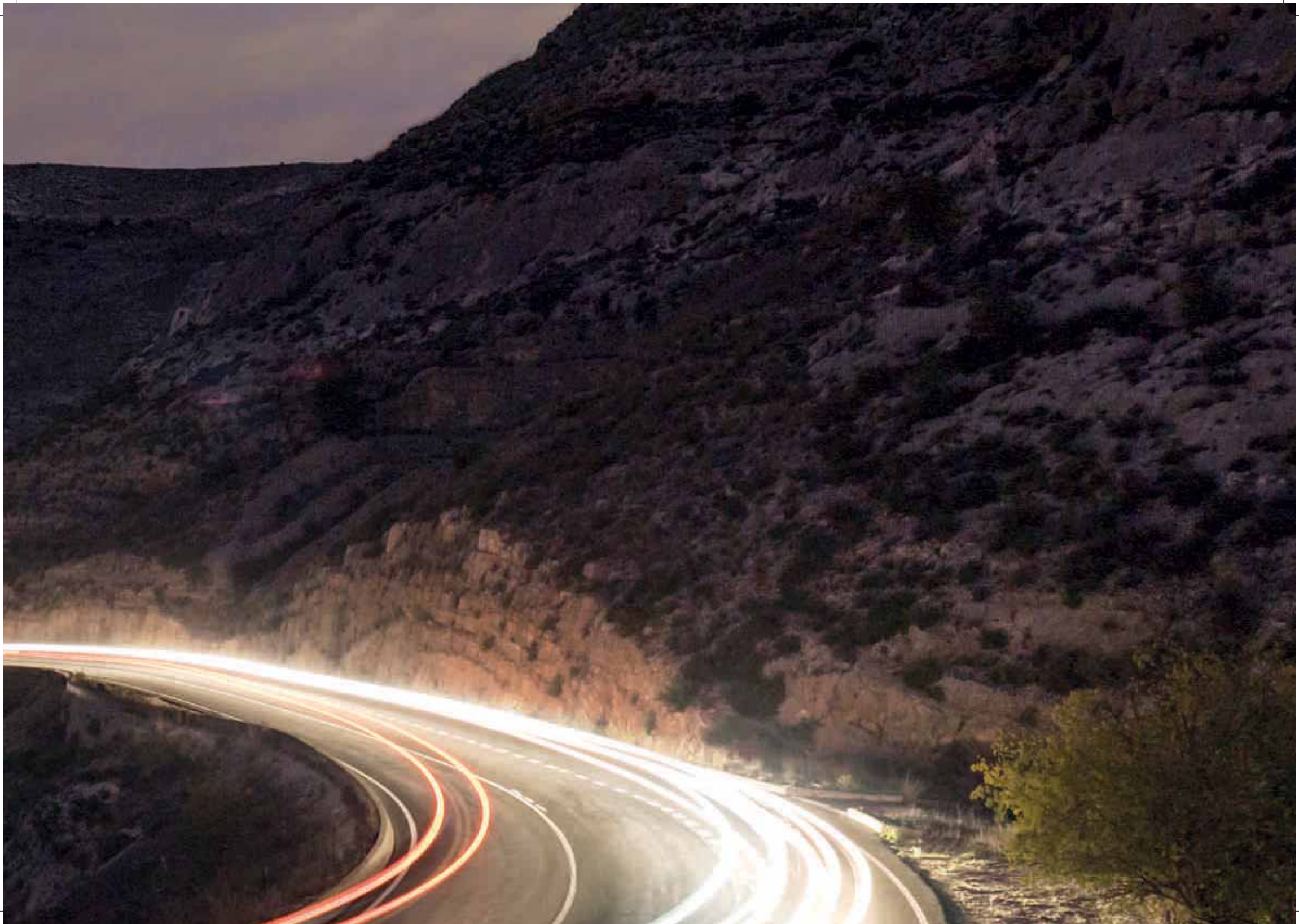
Access
Product



Daily/Long
Term Rental

Fuelling better service through our Retail Lending

Hire Purchase	Lease Purchase	PCP	Access (HP only)
Cars up to 14 years old at the end of the agreement	Cars up to 9 years old at the end of the agreement	Cars up to 9 years old at the end of the agreement	Cars up to 14 years old at the end of the agreement
LCV up to 10 years old at the end of the agreement	LCV up to 9 years old at the end of the agreement	Advances between £2,500 – £90,000	Advances between £2,500 – £25,000
Advances from £2,500	Advances from £2,500	Maximum LTV 120% of CAP Retail	Maximum LTV 110% of CAP Retail
Maximum LTV 120% of CAP Retail	Maximum LTV 120% of CAP Retail	Hirers aged 18 – 75	Hirers aged 18 – 75
Hirers aged 18 – 75	Hirers aged 18 – 75	Periods up to 49 months	Periods up to 60 months
Periods up to 60 months	Periods up to 48 months	Max RV = 90% CAP Monitor Cars	
	Max RV = 85% CAP Monitor Cars Max RV = 70% CAP Monitor LCV		



The contacts to fuel your success

Payouts

payouts@mannisland.co.uk
0370 600 6668

Sales Support

salesupport@mannisland.co.uk
0370 600 6668

New Business

newbusiness@mannisland.co.uk
0370 600 6668

Mann Island is a trading style of Mann Island Finance Limited (MIF) and MI Vehicle Finance Limited (MIVF). MIF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities. Registered office: Reading International Business Park, Reading, RG2 6AA. Registered in England, Company Registration No.02750308. MIVF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities (including hiring). Registered office: Reading International Business Park, Reading, RG2 6AA. Registered in England. Company registration no. 05643927. Both companies are part of the Investec group of companies.