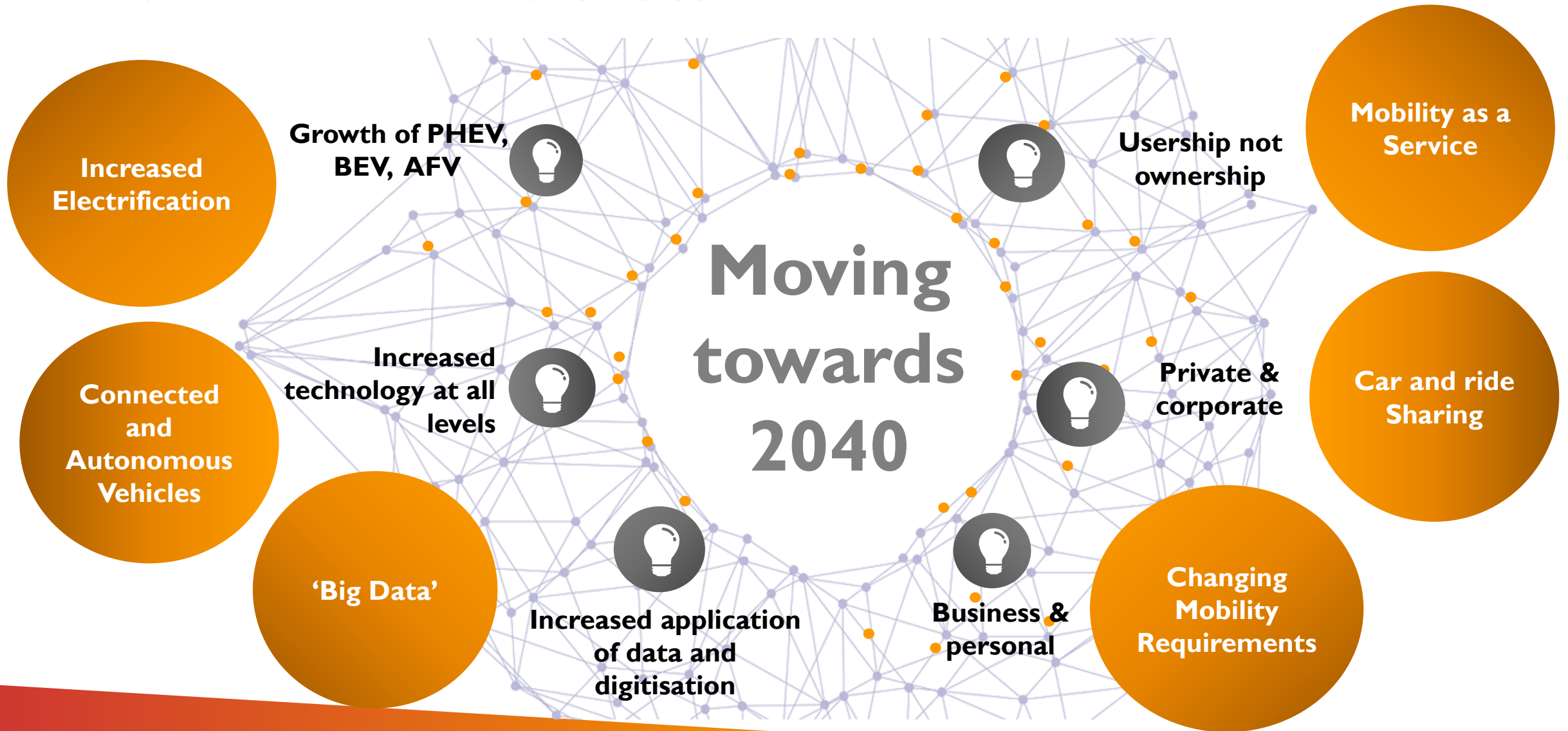


# Innovation in Finance and Leasing

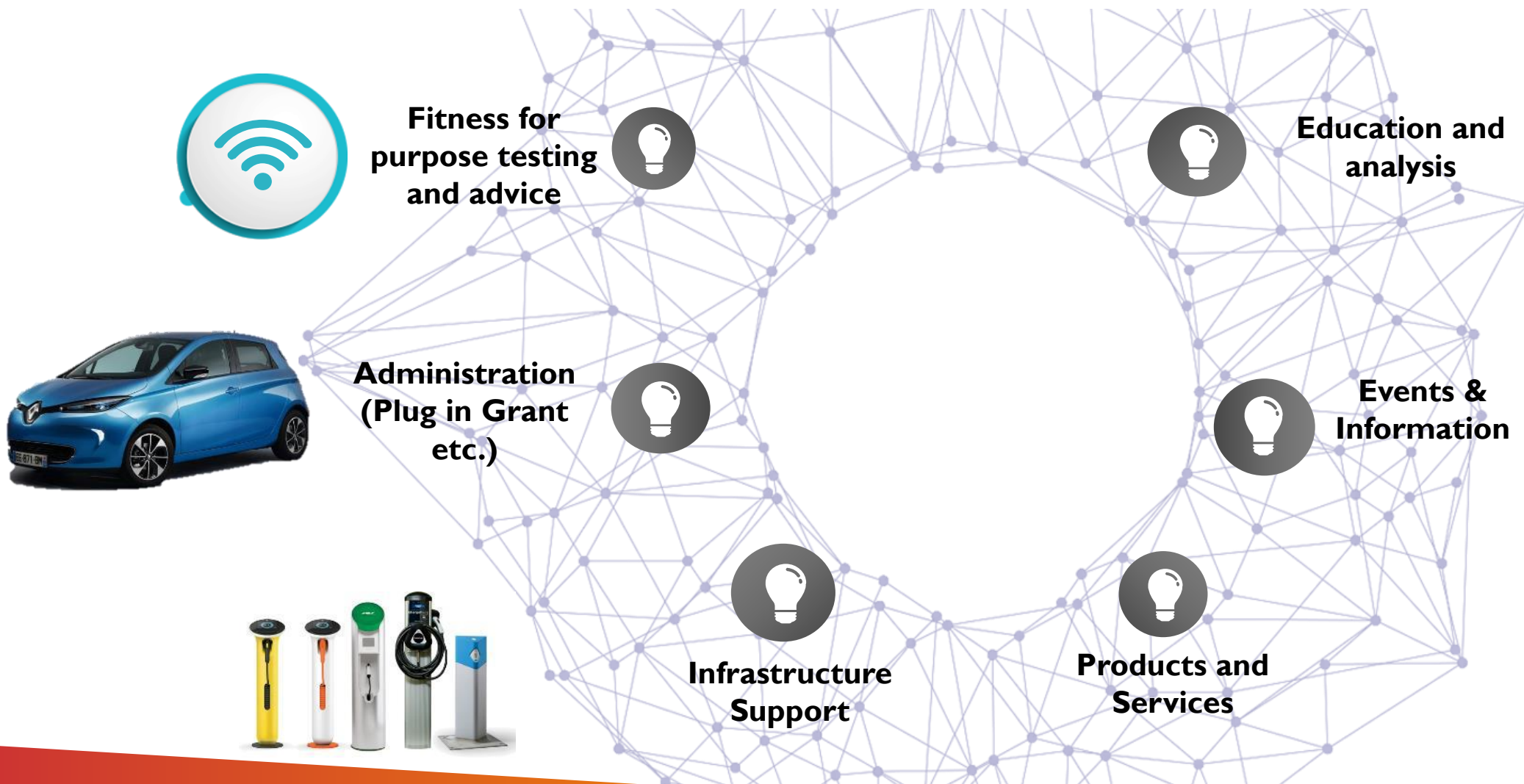
Accelerating the Drive to Zero Emissions

Martin Reeves – Head of Sales

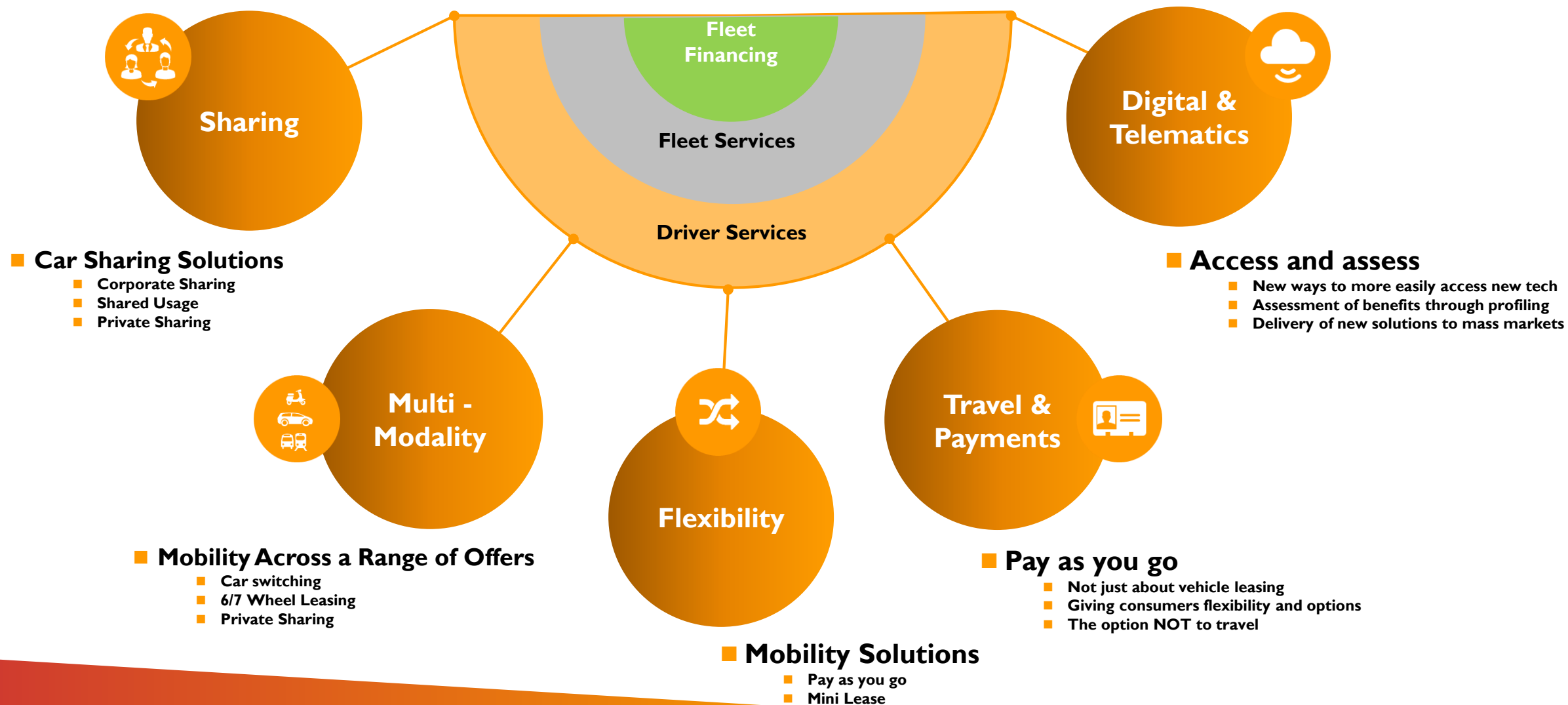
# Future market view....



# Initiatives to encourage ULEV uptake....



# The role of finance and leasing...Access!



# The key barriers to progress....Confusion!

**Clean Air Zones  
to be introduced by 2020**

**DIESELGATE**

**Government Announces  
£400M infrastructure fund**

**No ICE Vehicles  
by 2040**

**WLTP  
in 2019**

**New Car Co2 increases  
for first time in 19 years**

**Casinos Austria expandiere**  
Die Casinos Austria expandieren Sie eröffnen  
gow das Ca

**Mobility  
as a  
Service  
on the  
RISE**

**60 Euro**

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er Umfrage  
a Bausparka  
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rform der Landwirte

# The key barriers to progress...Product



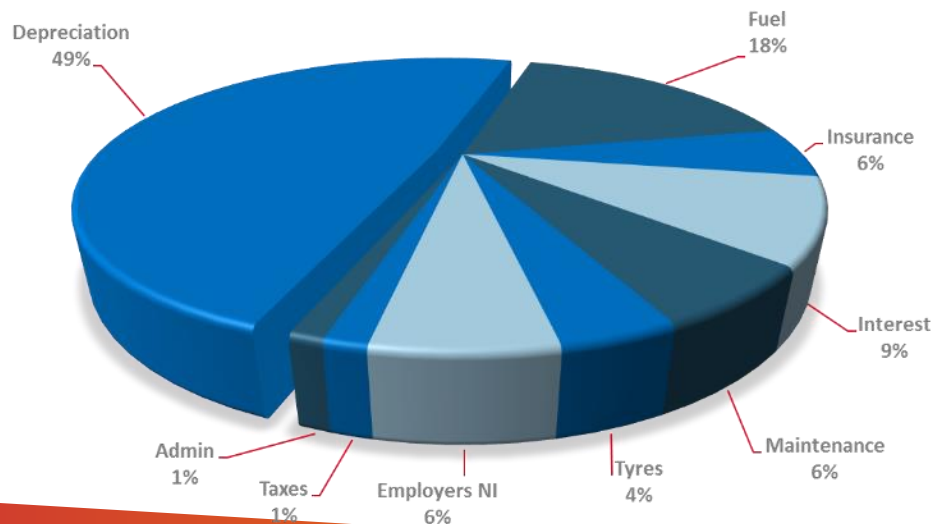
Source: Go Ultra Low

# What motivates the buyer....

## Cost

Cost  
Cost

An understanding of the Total Cost of Ownership and comparison should **NOT** be focused only on corporate, but also consumers.



## Information

Environment  
Cost

Drivers need more guidance, information and real world examples of how ULEV can work for them, and what the impact is.



**Change is happening and  
Lombard can help implement  
policy through consultation,  
guidance and practical support.**



Thank You