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The Cheapest Car Finance Rates Can Be Hard to Find Unless You Know Where to Look by [Hiteshbhoi](#)

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If you thought that finding your ideal car took a lot of time and effort, when it comes down to how you are going to finance it, then it can be one huge headache. That is, unless you know where to look to get the cheapest car finance rates.

There are basically two options when it comes down to getting the cash for your new car, the first is by taking the finance deal that the car dealership offers, however the interest rates on this can be very high. Or you have the option of going online and finding your own finance by way of a car loan.

There are many advantages to going with the independent finance option. For one, the car finance rates will be a lot cheaper. However, you have to know where to look, the cheapest rates can be hard to find unless you know exactly where to look for them. Here is where the advice and expertise of a specialist broker can come in very handy, a broker will know exactly where to look when it comes to getting the cheapest car finance rates which means that you can save a lot of money even after paying the brokers fees and also save a huge amount of time.

If you want the added security of knowing exactly how much you will be paying out each month for your new car then ask the broker to look around for fixed rate loans. This means that whatever the rate of interest does, the loan repayments will remain the same throughout the loan. Interest rates do vary as do the incentives that a lender offers; again a broker will take all this into account when searching for the cheapest car finance rates to make sure that you get the best deal possible.

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