

DRIVING GROWTH IN THE LEISURE MARKET:

NEW

DF CAPITAL LAUNCHES ASSET FINANCE PRODUCT

DF Capital is an established financial partner to the UK leisure industry, with a strong reputation of providing tailored funding solutions to manufacturers, distributors, dealers, and holiday park operators. Now, the bank is extending that support with an innovative consumer asset finance product, DFRNT (pronounced 'different') designed to meet the evolving needs of customers while helping dealers better serve their customers and grow sales.

MARKET LANDSCAPE

The UK leisure industry has experienced sustained growth over the past decade, driven by rising domestic tourism, further accelerated by COVID, and the



DFRNT

importance of getting value for money. In particular, domestic tourism remains an attractive choice for families and retirees who seek UK-based leisure options.

Finance plays a crucial role in the leisure sector by making high-value purchases, such as caravans, holiday homes, and motorhomes, more accessible to consumers. Spreading the cost of a major purchase for customers, widens their appeal and helps the distribution network grow.

The recent Autumn Budget introduced a mix of cost and relief measures for holiday park operators and consumers alike. DF Capital continues to see domestic breaks as a resilient choice, with many households favouring better-value UK holidays in the current environment. DF Capital remains ready to support operators and their customers with flexible, appropriate finance solutions to help them navigate these changes and plan with confidence.

INTRODUCING A SMARTER APPROACH TO CONSUMER FINANCE

The bank's new consumer asset finance product, DFRNT, brings a fresh approach to hire purchase within the leisure sector. A key differentiator is DF Capital's risk-based pricing approach and use of a soft credit search. This provides customers with early clarity regarding their potential borrowing power and the rate they are likely to receive, all without the need for an initial hard credit search that could affect their future credit profile.

The process is fast and transparent, with quotes generated in minutes via the Quick Quote tool, giving both sellers and customers confidence from the very beginning.

At the Smart Quote stage, approved introducers can quickly show customers how much they may qualify to borrow. Applicants can then customise the finance package by adjusting the deposit, term, or purchase amount. This flexibility enables them to shop and commit to a purchase with confidence.

DF Capital's newly launched platform is fully digital and built for straightthrough processing, supporting dealers and parks as they look meet their customers' finance needs, while still enabling personalised engagement when required. The aim is to deliver outstanding service levels for borrowers, parks, and dealers.

DFRNT has wide reaching appeal, with the UK holiday home market attracting a diverse range of buyers, from young families to retirees seeking to finance a new lifestyle. DF Capital's approach moves beyond the traditional 'yes or no' credit decision to create a more customer-focused experience and broadening market access for consumers, dealers and park operators.

CONCLUSION

With strong demand for new finance solutions and a popular market backdrop, DF Capital's consumer asset finance product meets a clear need in the sector. By providing funding across the entire purchase cycle, from manufacturers, parks and dealers to end consumers, the company supports growth at every stage of the leisure market. The combination of a risk-based approach and tools like the Smart Quote make the process even more customer-friendly, giving buyers early visibility of their borrowing potential and allowing them to tailor finance packages to their needs, reinforcing DF Capital's role as a trusted finance partner in the UK leisure industry.

INTERVIEW WITH NEIL KARGE

COMMERCIAL DEVELOPMENT MANAGER AT DF CAPITAL

As DF Capital continues to grow its presence in the leisure sector, the bank welcomes Neil Karge as a new Commercial Development Manager. With over 16 years of experience in consumer finance, Neil's appointment signals an exciting step forward as DF Capital expands into consumer lending. We caught up with him to discuss his new role, the company's latest product launch, and his outlook on the evolving UK leisure market.

Q WHAT BROUGHT YOU INTO THIS INDUSTRY AND HOW DID YOU END UP IN YOUR CURRENT ROLE IN THE LEISURE TEAM AT DF CAPITAL?

I spent 16 years with Santander Consumer Finance, where I began my career in motor finance before transitioning into the leisure sector over the last five years. Following a restructure that made my previous role redundant, I learned that DF Capital was exploring opportunities to expand into consumer lending, an area that would complement their already strong presence in stock funding for the leisure market, and it sounded like a fantastic opportunity. As they say, the rest is history.

Q HOW WILL YOUR EXPERTISE HELP DF CAPITAL'S GROWTH IN CONSUMER LENDING?

With extensive experience and insight into the holiday home market, I believe that I can help to ensure our offering truly resonates with our customers and continues to meet the market need. Leveraging established relationships across the sector, from independent operators to multi-site groups, we have an immediate understanding of what different

businesses need from a lending partner. That foundation allows us to deliver tailored, flexible finance solutions that genuinely supports growth and customer ambitions.

Q WHAT TRENDS ARE YOU SEEING ACROSS THE UK HOLIDAY HOME MARKET, AND HOW DO YOU SEE THESE CHANGING GOING FORWARD?

The holiday home space has experienced substantial growth since 2018, particularly during and after the COVID years, when overseas travel was restricted and many people rediscovered the appeal of UK-based holidays. While 2025 saw a modest slowdown in sales reflecting broader economic conditions, the market remains resilient and innovative. Operators are continually evolving their offerings to attract new customers while also enhancing the experience for existing owners. The appetite for high-quality UK leisure options remains strong, and with it, the ongoing need for flexible, accessible finance solutions.

Q HOW DO YOU SEE YOUR ROLE AS COMMERCIAL DEVELOPMENT MANAGER SHAPING THE COMPANY'S APPROACH TO HOLIDAY FINANCE? WHAT ARE YOU FOCUSING ON?

DF Capital already enjoys an excellent reputation in the leisure sector that's built on trusted relationships, flexibility, and a genuine "can-do" attitude. My focus is on extending that same ethos into consumer lending, delivering a product that sets the standard in our industry. We're committed to being agile, adapting our products as our partners' needs evolve, taking a long-term, collaborative approach to our involvement in the sector. It's a valuable addition to our portfolio and a clear demonstration of DF Capital's ongoing commitment to supporting the growth and success of the UK leisure market.

For further information:
DFRNT – Funding Getaway Dreams
Head to dfcapital.bank/lending
or email enquiries@dfcapital.bank