HOW LEASE■TO■OWN WORKS

ADM VISION — Shariah■Compliant Vehicle Ownership

What is Lease■to■Own?

Lease■to■Own is a structure where you lease a vehicle first and gradually become its owner. It is not a loan, not financing, and does not involve interest. The price and payments are fixed from the start.

How the Process Works

1. You choose the vehicle.
2. We agree on the total price and lease term (12–24 months).
3. You pay an initial deposit.
4. You make fixed monthly payments.
5. After the final payment, the vehicle becomes yours automatically.

What You Pay For

Your monthly payment includes:
• Use of the vehicle (rental)
• Gradual ownership acquisition
There are no interest charges, no APR, and no penalties.

Ownership & Registration

Until all payments are completed, the vehicle remains registered in the name of ADM VISION. This protects both parties. Once all payments are made, ownership is transferred to you with no additional cost.

What Happens if You Want to End Early?

You may return the vehicle. You pay only for the period you used the car and the ownership portion already acquired. There are no penalties or extra charges.

Why Clients Choose ADM VISION

• Fixed price from day one
• No interest or hidden fees
• Clear ownership transfer
• Shariah■compliant structure

ADM VISION — Clear, Ethical, and Transparent Vehicle Ownership