



we know the way

Flexible finance solutions for your fleet

Fleetcare
Finance & Leasing

fleetcare

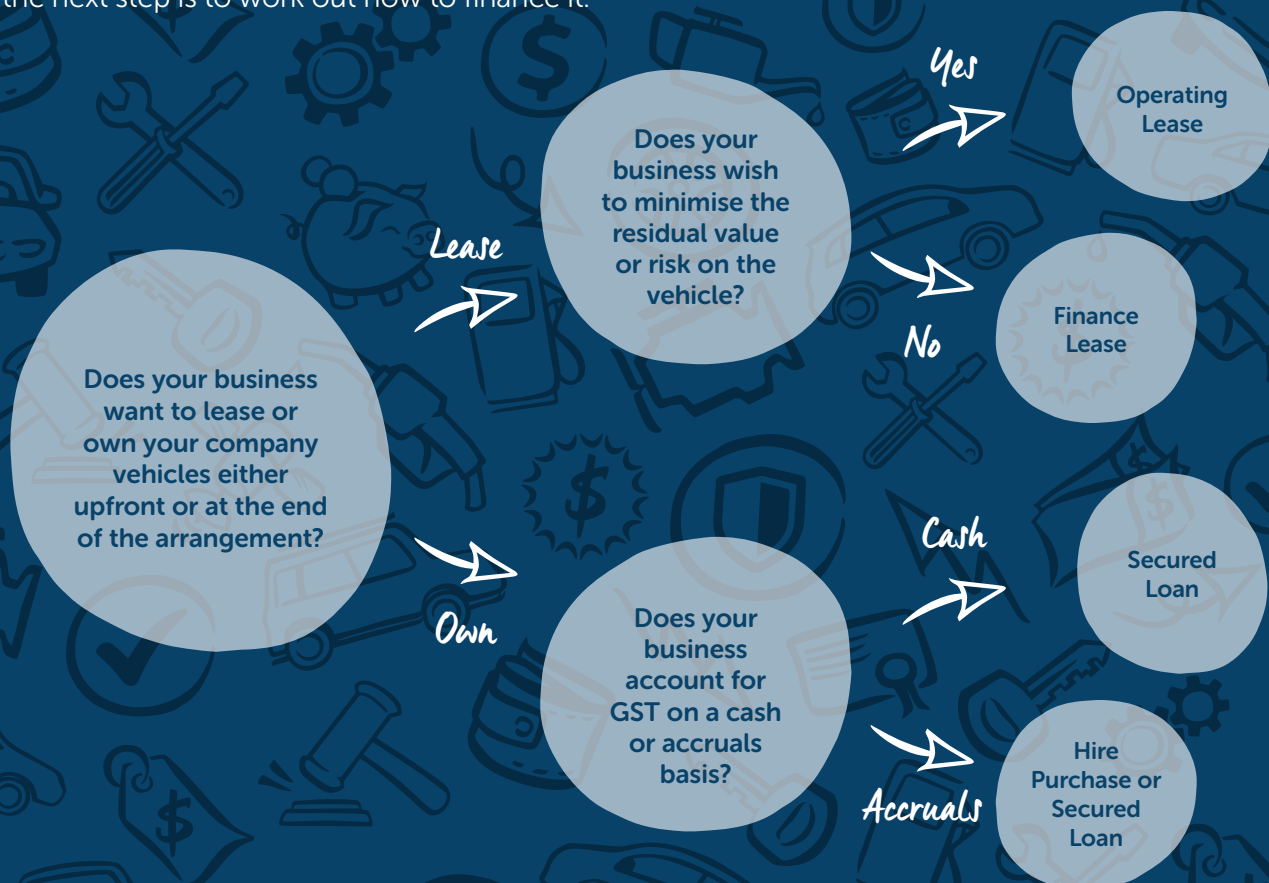
Fleetcare - Finance & Leasing

Fleetcare offer a full range of flexible financing options and the expertise to help you make the best purchasing decisions for your next vehicle purchase.

If you're looking for easy and cost-effective vehicle finance, our experts will offer the best advice and business solutions to assist in meeting your financial goals.

What finance option is the right fit for me?

Once you know which vehicle you wish to purchase, the next step is to work out how to finance it.



How you can benefit...

Effective budgeting with one fixed monthly payment

One fixed monthly payment benefits your cash flow and makes budget forecasting more accurate, as well as protecting you against interest rate fluctuations. You'll be able to accurately budget for the total costs associated with running your fleet.

One combined monthly invoice

The monthly payment is delivered in a single invoice, making payment very easy to manage.

Access working capital

Free up your company's capital and internal resources to invest in your business, whilst Fleetcare takes care of the vehicles. Monthly repayments spread the financial load preserving your cash reserves for more effective use and maximising your key business performance indicators.

Big savings on vehicle purchase price and finance rates

Fleetcare's purchasing power means competitive finance rates and impressive price reductions at time of vehicle purchase, and the savings continue on bundled maintenance throughout the term of the agreement.

Expert finance consultants

Our expert fleet finance consultants arrange your applications, approvals and funding, making it easy for you to access the information you need at any time.

Savings continue when adding to your fleet

Fleetcare's superior purchasing power means the discounts continue when updating or adding to your fleet.



we know the way

Simply find the right fit...

OUR MOST
POPULAR OPTION



1 Fleetcare Operating Lease

A **Fleetcare Operating Lease** is a fully integrated tax deductible leasing option that's like a long term vehicle rental – you carry no residual risk and most of the vehicle running costs can be combined with the leasing costs into one standard monthly payment.

- * Fleetcare owns the vehicle and provides you with exclusive use for one to five years in return for lease rental payments.
- * There is no initial deposit or outlay for your business.
- * At the end of the operating lease, you simply return the vehicle back to Fleetcare, allowing you to have the most current models, increasing your competitive advantage.

The right fit?

Perfect if your business wants current vehicle models and will be continually upgrading, or your business doesn't want to take on the residual value risk on the asset.



Features & benefits of an Operating Lease

- **Access working capital**
Free up your company's capital and internal resources to invest in your business, whilst Fleetcare takes care of the vehicles.
- **The lease is tax deductible**
Leasing payments excluding the GST portion are usually tax deductible* when the vehicle is used for business purposes.
- **The lease eliminates residual and asset risk**
With an operating lease, Fleetcare carries the risk of the vehicles residual value and disposal. At the end of the lease, you simply return the vehicle with no further obligations and upgrade to the latest model. There's no outflow of cash reserves to buy assets, which will only depreciate, and the vehicle can be used for short or long periods of time, with no residual risk at any stage.
- **Effective budgeting with one fixed monthly payment**
One fixed monthly maintenance and lease payment benefits your cash flow and makes budget forecasting more accurate, as well as protecting you against interest rate fluctuations.
- **Reduced administration hours**
You'll spend less hours administrating fleet expenses because Fleetcare's Operating Lease includes most vehicle running and maintenance costs, including servicing, registration and third-party insurance, replacement tyres, roadside assistance, lease reporting and fines management, all within one fixed monthly repayment.

Sale & Leaseback

Need to free up capital and reduce the burden of owning aging assets? Our sale and leaseback service allows you to sell your vehicles to Fleetcare and then lease them back under a lease arrangement, simplifying your payments and transferring any residual risk to Fleetcare.

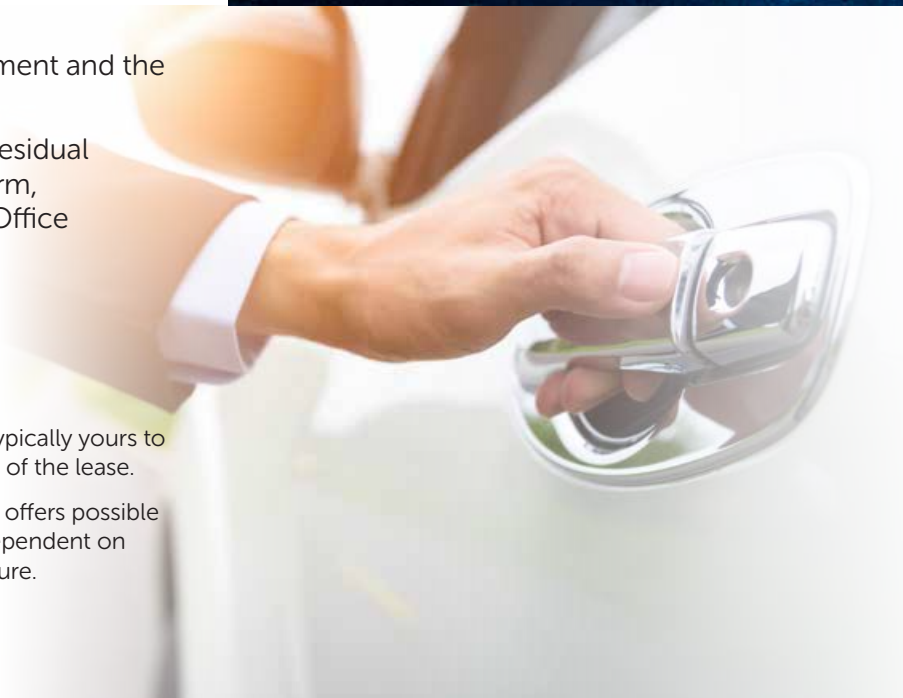
2 Fleetcare Finance Lease

A Fleetcare Finance Lease is a non-maintained lease option that comes with the potential opportunity to own the vehicle later. The financier legally owns the vehicle and you lease it for an agreed term.

- * Fleetcare purchases your vehicle and you rent it from us for an agreed monthly repayment.
- * At the end of the term you make a final payment and the car is yours, or you can dispose of it.
- * A finance lease allows businesses to take a residual position on the vehicle for the end of the term, providing it's within the Australian Taxation Office guidelines.

Features & benefits of a Finance Lease

- You can set repayments to cash flow requirements and potentially reap the benefit from the vehicle selling at a higher price than the residual.
- It offers fixed rate finance, so you pay the same rate monthly and avoid interest rate fluctuations.
- Leasing is inflation friendly as the costs go up over five years, but you still pay the same rate as when you began the lease.
- You can keep upgrading - as new equipment becomes available you can upgrade to the latest models each time your lease ends.
- The vehicle is typically yours to keep at the end of the lease.
- Finance leasing offers possible tax benefits* dependent on the lease structure.



The right fit?

Perfect if you want the flexibility of leasing and the opportunity to acquire the vehicle at the end of the lease.



Simply find the right fit...

③ Fleetcare Hire Purchase

Hire a vehicle from Fleetcare and own it after the final payment.

- * Fleetcare's Hire Purchase contract offers you the flexibility of knowing exactly what the monthly repayment will be.
- * Ownership of the vehicle is delivered at the end of the agreed term.
- * The financier gives you the immediate use of the vehicle of your choice in exchange for regular payments over an agreed period of time (terms range from one to five years).
- * Upon making the final payment, you become the outright owner of the vehicle.

Features & benefits of a Hire Purchase arrangement

- No deposit is required for the vehicle finance.
- Interest and depreciation on the vehicle maybe tax deductible*.
- Cash repayments are spread over time, keeping your cash reserves for more effective use.
- Only one fixed monthly payment protecting you against interest rate changes and allowing for more accurate budget forecasting.
- The option to use the trade-in values of previous vehicle to build equity in your new vehicle.
- Vehicle ownership is automatically transferred at the end of the agreement.
- You can make a balloon payment which will adjust the monthly payments to suit your business' cash flow.

The right fit?

Perfect if you want to own the vehicle at the end of the term, or if you're unsure when the vehicle will be replaced.





④ Fleetcare Secured Loan

Own it now and pay it off. With Fleetcare's Secured Loan arrangement (a Chattel Mortgage) you take immediate ownership of the vehicle as it is considered a cash sale.

- * Fleetcare's Secured Loan means you take immediate full ownership of the vehicle.
- * The financier takes security (mortgage) over the vehicle until repayment has been made in full.
- * You have the flexibility of knowing exactly what the monthly payment will be.

Features & benefits of a Secured Loan

- No deposit is required for the vehicle finance.
- Interest and depreciation on the vehicle maybe tax deductible*.
- Only one fixed monthly payment protecting you against interest rate changes and allows for more accurate budget forecasting.
- Cash repayments are spread over time, keeping your cash reserves for more effective use.
- Simple monthly invoice makes budget forecasting more accurate. Build up equity in your new vehicle using the trade-in value of your previous vehicle.
- You can adjust the monthly payments to suit your cash flow by making a balloon payment at the end of the period.

The right fit?

Perfect if your business accounts on a cash basis (turnover less than \$1m) as it allows funding of GST upfront and permits a full GST claim in the first BAS cycle.

There is so much value built into
Fleetcare Finance and Leasing, that's the Fleetcare difference.

find out more here



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fleet*care*

*Information on this brochure does not take into account your business objectives, financial or taxation position, or requirements.
Fleetcare do not provide taxation advice and we recommend you seek independent financial and taxation advice before acting on this information.