

Scania Finance Australia



A solid foundation and strength-in-depth

In a complex world, sound financial and insurance support can make a big difference to your business planning - especially if you're thinking of expanding your fleet.

To provide all the help, advice and assistance you need, Scania Finance Australia provides a range of flexible services to give you predictable costs and manageable risks over the entire life cycle of your vehicles.

At Scania Finance Australia you will meet a team of transport industry specialists offering all-inclusive, competitive financing and insurance solutions for new and used vehicles, bodybuilding, trailers and accessories. Our pledge is to work with you to create a bespoke package that's right for your business. And in doing so, we will seek to develop a payment plan that will reduce your overall cost of operation.

Our financial services are an integral part of the Scania Total Transport Solutions programme, which in addition to the supply of Scania trucks, buses, coaches and industrial and marine engines includes parts and workshop services, contract services, ancillary equipment services, driver training and development, vehicle rental and much more.

Scania Financial Services: Dedicated to helping you grow and protect your business.





Choosing the funding method that's best for your business

What's right for me?

That's a good question and one to which the answer will depend on a wide variety of factors. To help you decide, our nationally-based sales team will discuss your requirements and tailor both the product and payments to suit your needs. In every case, our aim is to provide a range of finance options to help you retain your working capital and match your cash flow in the most tax efficient way.

To start the process, we have created this quick reference chart opposite to help you determine which products to consider.

Want to discuss your options?

To find out more about our product offerings or to get a finance quotation, tailored to the needs of your business please get in touch with us in one of the following ways.

Phone: 1300 695 226

Email: scania.finance@scania.com.au

	<i>Finance Lease</i>	<i>Operating Lease</i>	<i>Hire Purchase</i>	<i>Chattel Mortgage</i>	<i>Contract Hire</i>
100% Financing Option	✓	✓	✓	✓	✓
Lower Fixed Payments	✓	✓	✓	✓	✓
Balloon Payment Options	✓		✓	✓	
Fixed Rate / Rental	✓	✓	✓	✓	✓
Seasonal payment options	✓	✓	✓	✓	✓
Upfront payment options. (Build instant equity)			✓	✓	
Asset shown on balance sheet	✓		✓	✓	
No residual value risk		✓			✓
Interest and depreciation are tax deductible*			✓	✓	
Rental payments are tax deductible*	✓	✓			✓
Asset title / ownership passes after final payment is made			✓		
Maintenance / service agreements available as part of an overall package					✓
GST reclaim available at start of contract*			✓	✓	
Asset title / ownership passes day one				✓	

*Scania Finance Australia recommends you seek independent financial and taxation advice before entering into any finance agreement.

Finance options

Chattel Mortgage

A Chattel Mortgage is a very popular product with our customers allowing them to take ownership of the vehicle at the time of purchase. We provide competitive funding for the purchase of the vehicle and register a mortgage over the asset as security for the loan. Once the final payment is made and the loan contract is completed the mortgage is removed which gives the customer clear title to the equipment.

Deposits by way of cash or trade-in may be made and monthly payments can be tailored to suit your business requirements. In addition balloon payments (a larger final payment) may be incorporated into the repayment structure to reduce your monthly payments .

Benefits

- Preserves working capital
- Fixed payments and interest rates for the term of the loan
- Accurate budgeting for your business - financing costs are known in advance
- Every payment builds equity in your vehicle and in your business
- Financing for 100% of vehicle cost including GST may be available
- Deposit by way of cash or trade-in to increase initial equity and reduce monthly payments
- Balloons (larger final payments) can be used to reduce monthly payments
- Structured / seasonal payment plans available to suit your business needs
- Interest and depreciation are tax deductible *subject to status
- GST refund (on asset purchase) may be reclaimed at start of contract *subject to status
- No GST on monthly payments
- Scania Finance Chattel Mortgage provides a new credit line separate from your banking facilities

For operators who want ownership at time of purchase Chattel mortgage is the perfect solution



Finance options

For operators seeking to own their vehicles outright, Hire Purchase provides a simple choice with a number of straightforward options



Hire Purchase

A hire purchase agreement gives you the benefits of ownership without the capital outlay. You select your vehicle and Scania Finance provides competitive funding for the purchase. We own the vehicle and hire it back to you over an agreed period of time, typically between 36 and 60 months. You have the use and control of the vehicle for the term of the contract and the vehicle becomes yours once all payments have been made.

Benefits

- Preserves working capital
- Fixed payments and interest rates for the term of the loan
- Accurate budgeting for your business - financing costs are known in advance
- Every payments builds equity in your vehicle and in your business
- Financing for 100% of vehicle cost including GST may be available
- Deposit by way of cash or trade-in to increase initial equity and reduce monthly payments and overall interest
- Balloons (larger final payments) can be used to reduce monthly payments
- Structured | seasonal payment plans available to suit your business needs
- Interest and depreciation are tax deductible *subject to status
- GST refund (on asset purchase) may be reclaimed at start of contract *subject to status
- No GST on monthly payments
- Scania Finance HP provides a new credit line separate from your banking facilities



Finance options

Finance Lease

A Finance Lease is a contract where Scania Finance purchase the vehicle at your request and lease/rent it to you for an agreed period of time, usually between 36 and 60 months. We own the vehicle but you have right of use under the lease terms. Payments are usually one month in advance and there is a residual value included in the lease which lowers your monthly rental payment. The residual is agreed between us and set in accordance with guidelines issued by the ATO which are based on the useful life of the asset. We remain the legal owner until the end of the lease period when you can make an offer to purchase or release the vehicle. Alternatively we can assist you with an offer to buy a brand new Scania vehicle using any one of our finance products listed here.

Benefits

- Preserves working capital
- Fixed payments and interest rates for the term of the loan
- Accurate budgeting for your business - financing costs are known in advance
- Financing for 100% of vehicle cost including GST
- No deposit required
- Residual (larger final payments) will be agreed and set in accordance with ATO guidelines - this gives you lower monthly rentals
- Structured / seasonal payment plans available to suit your business needs
- Rentals are tax deductible *subject to status
- GST on monthly payments
- Scania Finance vehicle lease provides a new credit line separate from your banking facilities

A Finance Lease means your vehicle is hired to you for a fixed period of time



Finance options

All the benefits of an operating lease plus a Scania vehicle maintenance and repair contract. Contract hire with one easily managed monthly payment.



Operating Lease

Operating Lease is a contract where Scania Finance purchase the vehicle at your request and lease/rent it to you for an agreed period of time, usually between 36 and 60 months. We own the vehicle but you have right of use under the lease terms . Payments are usually one month in advance and there is a residual value set by us and included in the lease. The rentals are calculated on the cost of the vehicle including finance less the estimated residual value. Consequently, you benefit from much lower monthly rentals as a result of us taking into account the expected future value of the vehicle.

At the end of the lease period you have no vehicle disposal worries or risk. That's all handled by us. You simply return the vehicle to us and providing it meets the return conditions agreed at the outset there is nothing more for you to do or pay.

Benefits

- Preserves working capital
- Fixed repayments
- Accurate budgeting for your business - leasing costs known in advance
- Financing for 100% of vehicle cost including GST
- No deposit required
- Residual value set by us will result in lower monthly payments
- Structured / seasonal payment plans available to suit your business needs
- Rentals are tax deductible *subject to status
- GST on monthly payments
- No disposal risk or administration at the end of the lease
- Scania Finance Operating Lease provides a new credit line separate from your banking facilities



Finance options

Contract Hire

Contract Hire represents the very best way to fix the majority of your vehicles funding and operating costs. Put simply Contract Hire combines the benefits of an Operating Lease with a Scania vehicle maintenance & repair contract - all within one easily managed monthly payment. At the end of the lease period you have no vehicle disposal worries or risk. That's all handled by us. You simply return the vehicle to us and providing it meets the return conditions agreed at the outset there is nothing more for you to do or pay.

Benefits

- Preserves working capital
- Fixed payments including maintenance and repair for the term of the lease
- Accurate budgeting for your business - leasing costs and agreed maintenance costs are known in advance
- Reduced fleet administration
- Financing for 100% of vehicle cost including GST
- No deposit required
- Residual value set by us will result in lower monthly payments
- Structured / seasonal payment plans available to suit your business needs
- Rentals are tax deductible *subject to status
- GST on monthly payments
- No disposal risk or administration at the end of the lease
- Scania Finance Contract Hire provides a new credit line separate from your banking facilities

With lower monthly payments and no disposal worries at the end of the contract an Operating Lease is an attractive option for many operators



Scania Insurance

Insurance products to protect you and your vehicle

Scania in conjunction with Aon have tailored a Heavy Motor Vehicle Insurance product to provide an insurance solution for your unique needs

Key Policy Features

- New vehicle replacement if insured vehicle is written off within the first 24 months from original registration date
- Lease pay out up to 20% over market value if vehicle is a total loss
- Towing and Retrieval Costs: Up to 5% of vehicle sum insured
- Recovery Costs: Up to 5% of vehicle sum insured
- Emergency Repairs and Protections Costs: \$20,000
- Expediting Expenses: \$75,000
- Cost of Repatriating Driver and Passengers: \$5,000
- Funeral Expenses: \$15,000 per person
- Sign Writing: \$10,000
- Removal of Debris : \$50,000
- Hire Costs: \$5,000
- Employees Personal Property: \$5,000
- Keys and Locks per vehicle: \$5,000
- Crash Scene/Site Management and Crisis Co-ordination benefit
- Emergency Services costs benefit
- Difference in Excess - Hired in Vehicles
- Third Party Liability Limit \$30,000,000

If your vehicle is connected to one or more of our Driver Connected Services, safety and vehicle monitoring products, (listed below) you may be eligible for a premium discount:

- Optimise Driver Training
- Monitor Package
- Data Access Package
- Control Package

Premium Funding

We are able to provide a Premium Funding option for your consideration, enabling you to pay your insurance premiums in monthly instalments for greater business flexibility and smoother cash flow.

For further information, please contact your local Scania representative

1300 695 226



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Scania Finance pursues an active policy of product development and improvement. For this reason Scania Finance reserves the right to make changes relating to design and specification of its products and services and any information without prior notice. Furthermore, due to Federal and State legal requirements, some products and services may not be available in all markets.

For further information in these respects, please contact Scania Finance Australia on 1300 695 226, email scania.finance@scania.com.au or visit www.scania.com.au/services/financial-services

All information correct at time of going to press.

