



FREIGHTLINER Finance

FINANCIAL SOLUTIONS.

Freightliner Finance is a registered business name of Mercedes-Benz Financial Services Australia Pty Ltd ABN 73 074 134 517. All finance products offered are subject to conditions and standard credit assessment and lending criteria. We recommend you seek independent financial, taxation and legal advice on your individual circumstances before entering into any finance agreement.

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Run Tough



TAILORED FINANCIAL SOLUTIONS.

Freightliner Finance will help you realise your dream of driving a new truck sooner with our tailored finance packages.

Why Freightliner Finance?

As part of the Daimler Group, which is the world's largest truck financier, Freightliner Finance is the dedicated finance provider for Freightliner Trucks, our products are specifically designed with Freightliner owners in mind. This means you benefit from tailored products, backed by our industry knowledge and experience.

We offer fast finance approvals through our dedicated finance assessment team who appreciate the needs of truck buyers. Our competitive pricing and flexible finance contract terms, with the

option of repayment holidays, are just a few of the reasons why Freightliner Finance is for you.

As a customer, we will tailor a plan to suit your requirements and offer a suite of financing options that meet your individual needs.

Our Business Loans

Asset-Hire Purchase

This type of finance product provides you with flexible options. Finance agreements of this type can be structured with or without a deposit. Payments can be tailored to suit individual needs by opting for a longer term or incorporating a final balloon payment. Upon completion of the finance agreement, and following final payment, you will then have ownership of the vehicle.

Asset Loan

Asset Loan commonly referred to as a Chattel Mortgage, is available for individuals, sole traders, partnerships and companies where ownership of the vehicle at the start of the finance agreement is important. This finance product differs from an Asset-Hire Purchase and Finance Lease in that vehicle ownership is provided for at the start of the finance agreement, in exchange for security to be taken over the vehicle. Upon completion of the finance agreement and following final payment, security over the vehicle is released.

Finance Lease

This type of finance product is a rental agreement offering fixed payments with the addition of a

residual value payable at the expiry of the finance contract. This finance product offers immediate use of the vehicle without a substantial outlay. At the end of the finance lease you can make an offer to purchase, re-lease, or upgrade to a brand new vehicle – the choice is yours.

Operating Lease

Your vehicle is leased to you for an agreed period. The monthly rental is calculated based on the total kilometres you wish to cover and the length of your lease agreement. To provide peace of mind you can also include a repair and maintenance package into your operating lease agreement, giving you the benefit of an all in one fixed monthly payment. With low initial outlay, maintenance cover and being able

to hand back the vehicle at the end of the agreement; this funding option provides a low risk solution to running your vehicle.

Benefits:

- Off balance sheet funding.
- Improved cash flow with fixed monthly payments.
- You can choose your level of maintenance cover to fit your budget.
- No risk of negative equity at the end of the agreement as you simply hand the vehicle back (subject to excess kilometres and fair wear and tear).

Our Finance Product Features

With all of our finance products you benefit from:

- **Flexible Terms:** 12-60 months for all Freightliner Trucks.
- **Final Balloon Payment/Residual Value:** Available on all finance contracts excluding leases.
- **Fixed interest rates with no ongoing monthly fees:** Your interest rate is fixed for the duration of the loan term.
- **Structured Payments:** We can tailor payments to suit your cash flow requirements.