



Mercedes-Benz Financial

Financial Solutions

Mercedes-Benz Financial 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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Mercedes-Benz
Trucks you can trust

Tailored Financial Solutions.

Mercedes-Benz Financial will help you realise your dream of driving a new truck sooner with our tailored finance packages.

Why Mercedes-Benz Financial?

As part of the Daimler Group, which is the world's largest truck financier, Mercedes-Benz Financial is the dedicated finance provider for Mercedes-Benz Trucks, our products are specifically designed with Mercedes-Benz 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 Mercedes-Benz Financial 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 Safeguard 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 Safeguard 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 Mercedes-Benz 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

