

DAIMLER TRUCK  
Financial Services

# Financial Solutions

Range Guide



# Introducing Daimler Truck Financial Services

No financier understands your business better than Daimler Truck Financial Services.

As the dedicated finance provider for Daimler Truck Australia Pacific, our priority is financing Mercedes-Benz, Freightliner and Fuso trucks.

Our extensive experience and knowledge in the commercial vehicle industry, combined with our position as a dedicated commercial finance provider, make Daimler Truck Financial Services the smart choice for anyone looking to run their business more efficiently and profitably.

Choose from a wide variety of finance products tailored to your business requirements. To find out more about our range of financial solutions in this brochure, please speak to your Business Manager today.

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# Loan Products

Our loan products are simple fixed payment term options that lock in an interest rate from the start of your contract.

You can rely on a fixed monthly payment for the term of the loan.

Ownership of the vehicle is at the start or end of the contract, depending on the loan product.

## ASSET LOAN

**An Asset Loan is commonly referred to as a Chattel Mortgage and is available for business customers where ownership of the truck at the start of the finance agreement is important.**

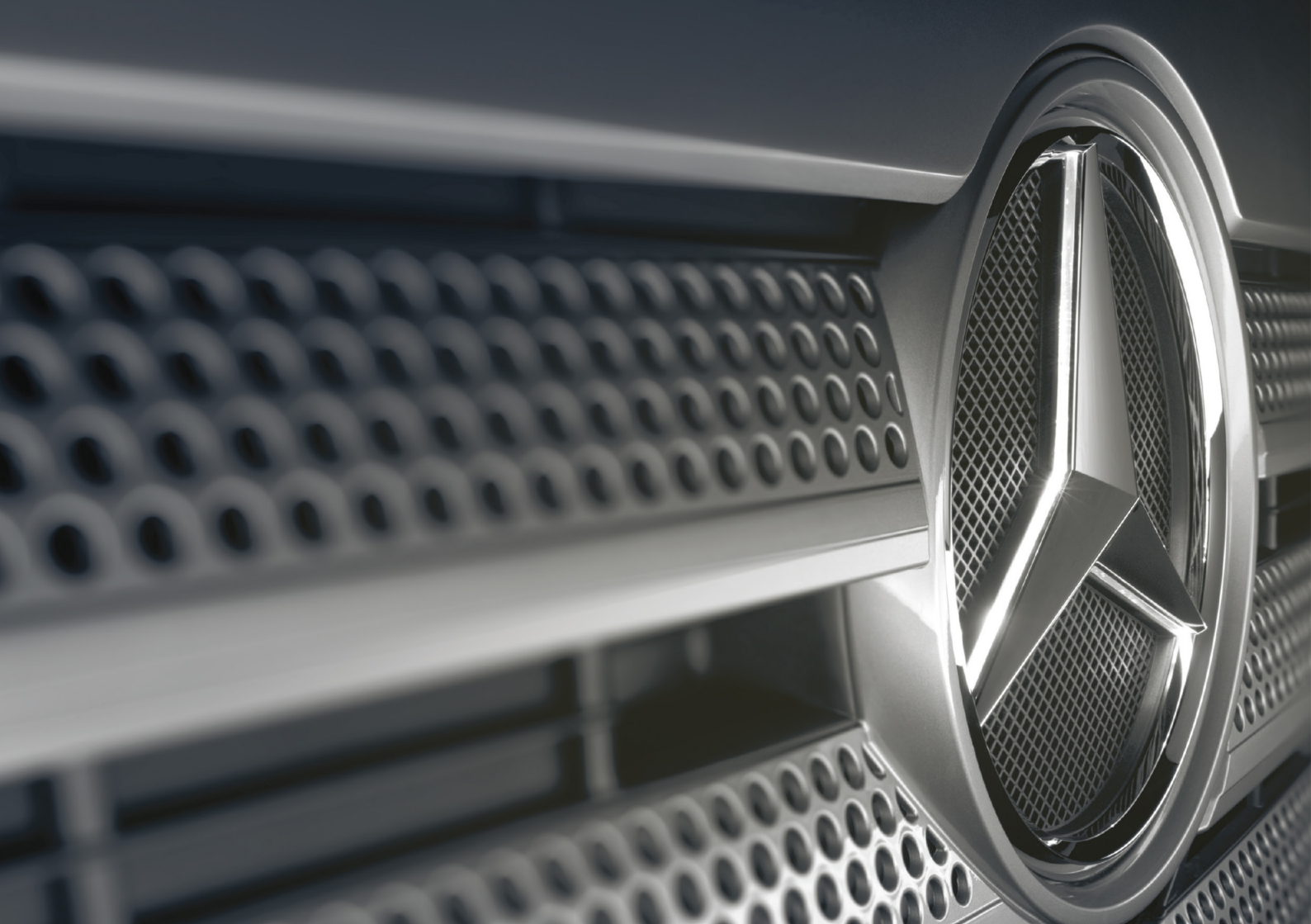
This finance product differs from an Asset Hire Purchase and Finance Lease in that ownership is transferred at the start of the agreement in exchange for security taken over the truck. Upon completion of the finance agreement and following final payment, security over the truck is released.

## ASSET-HIRE PURCHASE

**Hire Purchase provides you with flexible options to suit your business requirements.**

Payments can be tailored to suit individual needs by opting for a longer term or incorporating an optional final payment. Once the finance agreement has come to an end and the final payment has been made, ownership of the truck will be transferred to the borrower.





# Leasing Products

Our lease products can offer immediate use of your new Daimler truck without the ownership commitment and outlay.

## FINANCE LEASE

Finance lease is a rental agreement offering fixed payments with the addition of a residual value option.

This product offers immediate use of the truck without a substantial outlay. At the conclusion of the finance agreement the borrower can re-lease or offer to purchase the vehicle at the residual value and security over the truck is released.

## OPERATING LEASE

Catering to medium-large size fleet operators, an operating lease agreement allows your truck to be leased to you for an agreed period.

Your monthly payments are calculated based on the total kilometres you wish to cover and the length of your agreement. With low initial outlay and an optional maintenance cover package, it provides a low risk solution to running your truck.



# Daimler Truck Guaranteed Buy Back\*

The only programme that can offer you a guaranteed future value on selected models across the Daimler truck range.

With Daimler Truck Guaranteed Buy Back, to determine your monthly repayments, the first step is to select the term of the agreement as well as anticipated annual kilometres to suit your business requirements and optional deposit amount.

Unlike traditional loan options, Daimler Truck Guaranteed Buy Back provides a Guaranteed Buy Back\* amount that acts like a final payment. No matter the option you choose at the end of the contract, you have the confidence knowing your truck's value will match the outstanding balance and avoid any negative equity.

As a GST-registered business operator, you may receive all the tax benefits of a standard loan but with the added security of Daimler Truck Guaranteed Buy Back. This product is applicable on both Asset and Asset Hire-Purchase loan products.



## What does Daimler Truck Guaranteed Buy Back\* mean for me?

The programme allows the choice of one of the following three end of contract options:



### **TRADE<sup>^</sup>**

#### **Always want the latest model?**

By choosing to trade, this gives you the ability to upgrade your current truck for a new one and always have the latest in technology, safety and efficiency.



### **RETAIN<sup>^</sup>**

#### **Still love your current truck and want to keep it?**

By choosing to retain, this gives you the flexibility to refinance or payout the remaining Guaranteed Buy Back\* amount.

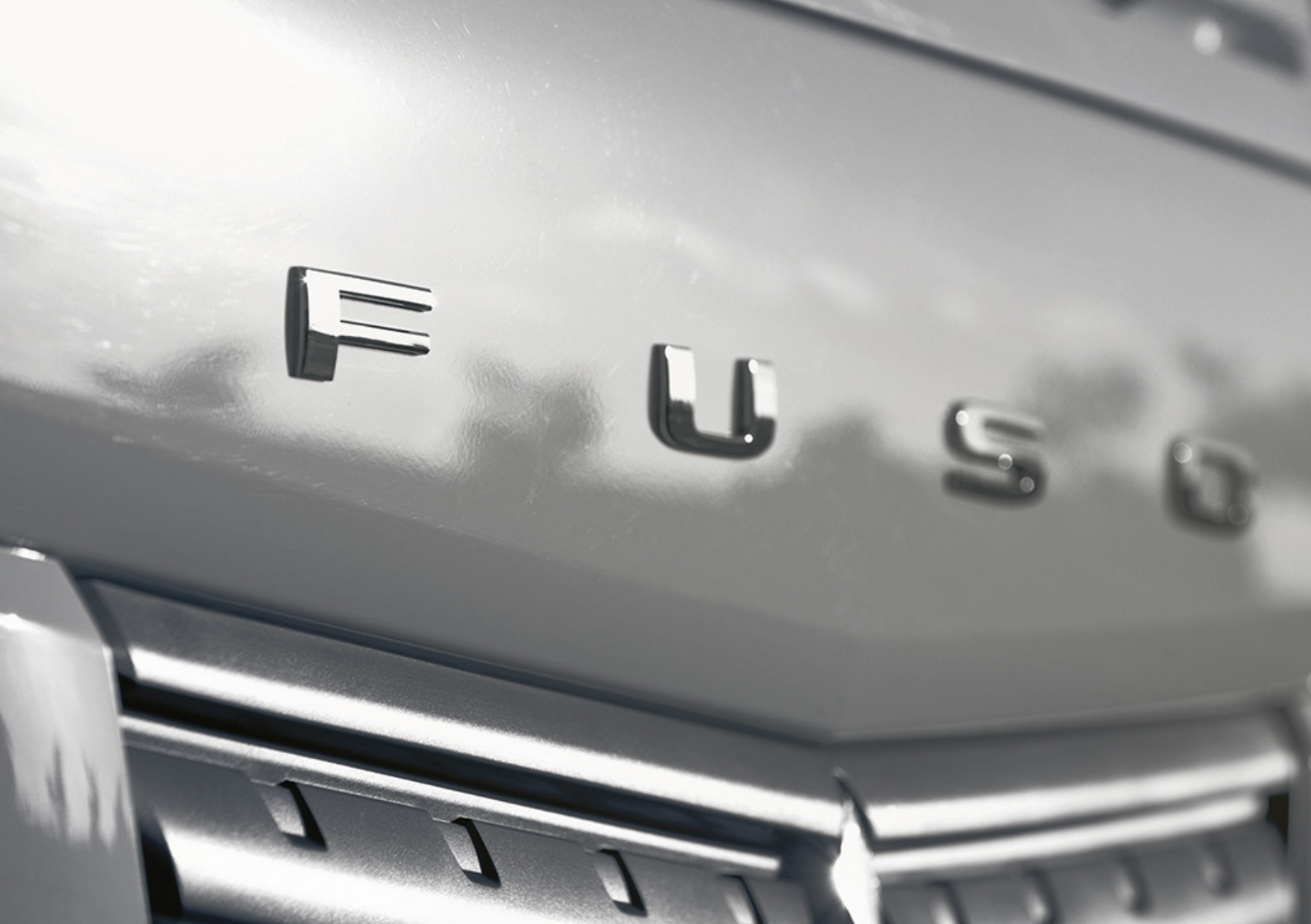


### **RETURN<sup>^</sup>**

#### **Wish to hand back your truck?**

By choosing the return option, simply hand back the truck and walk away, subject to the truck meeting the Fair Wear & Tear conditions.

<sup>^</sup>All Daimler Truck Guaranteed Buy Back options are subject to full compliance with the terms and conditions of any associated loan and/or repurchase agreement. Any failure to fulfil these obligations will terminate the repurchase agreement and you will be liable in full for the Guaranteed Buy Back\* amount plus any other amounts which are due and payable under the loan. Retain options requires payment of the Guaranteed Buy Back\* in full unless this amount is refinanced. Any refinance is subject to credit approval based on standard credit assessment & lending criteria.



# Fast Track Finance

Hassle free, fast finance up to \$400,000.

The Fast Track finance program for business customers gives you the convenience of a streamlined credit approval process with no need for income verification. As a specialised truck financier, Daimler Truck Financial Services makes it easier and faster for you to obtain credit on your new Mercedes-Benz, Freightliner or Fuso truck - for up to \$400,000 on selected models.



Property Owner



3 Year GST/ABN  
Holder



Clear Credit History

Fast Track is restricted to business customers financing a new Mercedes-Benz, Freightliner or Fuso truck vehicle, that have operated as a business owner in the same industry with the same type of work for at least 3 continuous years. Finance provided by Daimler Truck Financial Services Australia Pty Ltd ABN 23 651 056 825 (DTFSAu). Applications restricted to new Mercedes-Benz, Freightliner or Fuso Shogun trucks, maximum term of 60 months. Applications for finance above \$400,000 (\$350,000 for other Fuso models) are welcome however pre-approval without income verification will not apply. All applications are subject to clear credit file and other conditions, standard credit assessment and lending criteria and fees. Maximum exposure of \$500,000 (inclusive of existing loans) to DTFSAu applies otherwise proof of income will be required. Full details at your authorised Daimler Truck dealership.

Daimler Truck Financial Services is a registered business name of Daimler Truck Financial Services Australia Pty Ltd ABN 23 651 056 825 (DTFSAu). DTFSAu offers finance products for new and used (up to 8 years of age) trucks and buses to approved business customers. Vehicle eligibility applies. All finance products offered subject to terms and conditions and standard credit assessment, lending criteria and fees. DTFSAu makes no representation as to the effect of any finance product on your personal or company tax arrangements. DTFSAu recommends you seek independent financial and taxation advice before entering into any finance agreement. Daimler Truck Guaranteed Buy Back only available on Asset or Hire Purchase Loans (excluding leasing products) and is subject to vehicle eligibility. Fees and charges of up to \$1,440 may apply. Any variation of the underlying loan shall terminate the repurchase agreement and your right thereunder with respect to the Daimler Truck Guaranteed Buy Back.

\*Daimler Truck Guaranteed Buy Back is subject to Fair Wear & Tear return conditions & Excess Kilometre charges calculated at \$0.15/km in excess of the agreed annual allowance. Approval for existing customers subject to existing customer's current finance with DTFSAu. Contact an authorised Mercedes-Benz, Freightliner or Fuso dealer for further details and vehicle eligibility.