

CREDIBILITY

ABN:	67 114 773 821
Finance Broker License Number:	3303
Finance Accreditations:	Esanda-ANZ, Police & Nurses Mutual Banking, GE Money, Liberty Finance and Macquarie Leasing.
Insurance Providers:	Allianz Insurance, Swann Insurance, Australian Warranty Network and National Warranty Company.
Dealer Partners:	Perth 3MW, John & Murray Autos, Maddington Auto Wholesalers, Kalgoorlie Autos, Kalgoorlie Main Street Motors, JCS Motorcycles, Rick Gill Honda, Lloyd Chapman Motorcycles, Aqua Sports Marine, Bayside Marine, Fremantle World of Cars, Park View Motors, to name a few..

Why Choose Finance 48? At Finance 48 we have combined experience of 50 years in the Automotive and Finance Industries

FEATURES/BENEFITS OF A F48 FINANCE CAR LOAN:

- Obtain the use of the vehicle with minimum cash outlay;
- No deposit? 100% finance is available to approved customers;
- Registration and on road costs can also be financed into the loan to approved customers;
- Customers can get a competitive fixed rate as the vehicle acts as security over the loan;
- Customers own the vehicle from the start of the agreement;
- Balloon payments (a lump sum payment at the end of a contract that settles the debt) can be arranged. This enables customers to pay a lower monthly installment during the term of the contract and then pay a balloon payment at the end of term (balloon payments are generally only available to customers who have some level of equity in property);
- Flexible terms of the loan so it can be structured to meet our customers' budgets!
- Various insurances and Mechanical Warranties can also be financed so no initial cash outlay required.

FEATURES/BENEFITS OF A F48 PERSONAL CAR LOAN:

- Both secured and unsecured finance available;
- Your choice of payment structure: weekly/fortnightly/monthly;
- Additional repayments without penalty;
- Minimum borrow of \$5,000;
- Various insurances and Mechanical Warranties can also be financed so no initial cash outlay required.
- Top up on existing loans (min. \$2,000); and
- Loan terms of 2 – 7 years!

FEATURES/BENEFITS OF A F48 COMMERCIAL CAR LOAN:

- Preserve your business's working capital;
- No deposit, 100% finance available;
- Easier cash flow management – payments can be matched to customer income;
- Tax benefits: interest and depreciation are potentially deductible;
- Balloon payments (a lump sum payment at the end of a contract that settles the debt) can be arranged. This enables customers to pay a lower monthly installment during the term of the contract and then pay a balloon payment at the end of term; and
- The customer can own the asset from the start of the agreement (depending on the type of commercial loan facility);
- Payments fixed for the life of the agreement;
- Minimum borrow of \$10,000;
- Flexible terms of the loan so it can be structured to meet our customers' budgets!
- Various insurances and Mechanical Warranties can also be financed so no initial cash outlay required.
- Your choice of payment structure: monthly, quarterly, semi-annually, annually, seasonally or irregular;
- The correct commercial loan facility will enable the GST-registered client to claim all of the GST back up-front with a full input tax credit.

FEATURES/BENEFITS OF A F48 NOVATED LEASE: (EMPLOYER PAID VEHICLE FINANCE)

The employee chooses the car they want and the business pays for it from their pre-tax salary. If the employee leaves they keep the car and make the repayments or arrange for their new employer to take over the lease.

Benefits to Business (Employer)

- No risk of companies being left with unwanted company vehicles – if the employee leaves they take the vehicle and the repayments with them;
- Tax benefits – tax benefits may apply for the employers' business; and
- There are no ongoing monthly fees or charges.

Benefits to Employees

- Increase value of salary package – lease payments come from pre-tax salary;
- Unlimited private use of the vehicle;
- Flexibility – complete choice of vehicle and where to purchase;
- Retain the vehicle – even if changing jobs;
- Employer will make the repayments on behalf of the employee, removing the need to budget for payments;
- Flexible terms of the loan so it can be structured to meet our customers' budgets!
- Various insurances and Mechanical Warranties can also be financed so no initial cash outlay required.

FEATURES/BENEFITS OF A F48 BIKE LOAN:

- Obtain the use of the bike with minimum cash outlay;
- No deposit? 100% finance is available to approved customers;
- Registration and on road costs can also be financed into the loan to approved customers;

- Customers can get a competitive fixed rate as the bike acts as security over the loan;
- Customers own the bike from the start of the agreement;
- Flexible terms of the loan so it can be structured to meet our customers' budgets!
- Various insurances and Mechanical Warranties can also be financed so no initial cash outlay required.
- Balloon payments (a lump sum payment at the end of a contract that settles the debt) can be arranged. This enables customers to pay a lower monthly installment during the term of the contract and then pay a balloon payment at the end of term (balloon payments are generally only available to customers who have some level of equity in property).

FEATURES/BENEFITS OF A F48 BOAT LOAN:

- Obtain the use of the boat with minimum cash outlay;
- No deposit? 100% finance is available to approved customers;
- Registration and insurance costs can also be financed into the loan to approved customers;
- Customers can get a competitive fixed rate as the boat acts as security over the loan;
- Customers own the boat from the start of the agreement;
- Flexible terms of the loan so it can be structured to meet our customers' budgets!
- Various insurances and Mechanical Warranties can also be financed so no initial cash outlay required.
- Balloon payments (a lump sum payment at the end of a contract that settles the debt) can be arranged. This enables customers to pay a lower monthly installment during the term of the contract and then pay a balloon payment at the end of term (balloon payments are generally only available to customers who have some level of equity in property).

FEATURES/BENEFITS OF A F48 EQUIPMENT LOAN:

- Preserve your business's working capital;
- No deposit, 100% finance available;
- Easier cash flow management – payments can be matched to customer income;
- Tax benefits: interest and depreciation are potentially deductible;
- Balloon payments (a lump sum payment at the end of a contract that settles the debt) can be arranged. This enables customers to pay a lower monthly installment during the term of the contract and then pay a balloon payment at the end of term; and
- The customer owns the asset from the start of the agreement;
- Payments fixed for the life of the agreement;
- Minimum borrow of \$10,000;
- Your choice of payment structure: monthly, quarterly, semi-annually, annually, seasonally or irregular;
- The correct commercial loan facility will enable the GST-registered client to claim all of the GST back up-front with a full input tax credit.