



THE FINANCE ROAD TO YOUR DREAM CAR

Exploring your car and vehicle finance options

So you're on the hunt for a new set of wheels. I bet you're already picturing those weekend road trips and driving off into the sunset. Right? But before we get to the fun part, let's talk about the not so fun but incredibly important part – financing your car.

Firstly, we would be genuinely honoured if you would consider using our car finance services for this journey. Our main goal is to make this process as smooth and stress free as possible for you.

Let's dive in and understand the various options available in Australia.

1. Personal loan (secured and unsecured)

Many Australians opt for personal loans when they're looking at car financing.

Essentially, there are two types:

- **Secured loan**

Here your car acts as the security. Just like your mortgage is secured by your home, the finance is secured to the car/vehicle.

The upside?

This type of loan provides the lender with more comfort so often provides a better rate.

- **Unsecured loan**

This is without any collateral, so the interest rates might be slightly higher. However, your car isn't directly at risk if you default on payments.

Our finance team would explore and compare offerings from various lenders to find a rate and structure that fits your budget.

2. Chattel mortgage

More suited for business use, a chattel mortgage lets businesses own the car from day one but also offers a mortgage over the vehicle to the lender.

The upside?

Tax deductions and GST benefits might be available if you're using the car predominantly for business.

3. Leasing

There are three types of leasing arrangements:

- novated,
- operating, or
- finance.

This is where you basically 'rent' your vehicle for a fixed term, paying monthly instalments. The end of lease



terms depend on the type of lease used. Make sure you speak with your accountant or us as your finance broker to determine your best options to finalise the leasing arrangement.

Leasing can be a good if you like to drive newer models and frequently update your ride!

Why use a finance broker?

Great question!

Here's the thing. When you venture out into the world of car financing, it can become a tad overwhelming.

Our role as your finance broker is to:

- **Save you time and stress!**
Why scour the market when my team and I can do it for you?
- **Provide access to a wide range of lenders**
We've built relationships with numerous lenders, both big and small, to ensure you get the best deal possible based on your circumstances.
- **Tailor solutions for you or your business**
Everyone's financial situation and needs are unique. We'll find a loan structure that's just right for you.
- **Do the paperwork and negotiations**
Let's face it, no one likes paperwork. Our team will handle the finance details and application – and even negotiate on your behalf – to ensure a seamless experience.

There is more than one way to finance your dream car, and we have the team to help you navigate the path.

Whether you're looking for a personal touch, business benefits, or just a smooth ride, feel free to reach out.

We will make your car buying journey a breeze!

Safe travels and happy driving!