



Chattel Mortgage

Affordable finance for better business cash flow.

A chattel mortgage lets companies and business professionals purchase goods such as motor vehicles or boats in a more cash-friendly way. You take ownership of the goods on delivery and Capital Finance secures the loan by registering a charge over them.

The Benefits

Tax Deductible	Depreciation on the equipment and the interest component of the rental may be tax deductible if it is used to produce assessable income or the expense is for business purposes. Speak to your accountant for further information about the tax benefits.
No Deposit	A chattel mortgage can be arranged with no deposit or an amount that suits you.
Flexible Terms	You can choose to pay over one to five years.
Match your Cashflow	You can tailor the repayments to suit seasonal cashflow. You can also arrange to make a balloon payment at the end of the loan to reduce repayments throughout the term.

Product Features

Term	1 to 5 years.
Loan Amount	\$5,000 and upwards.
Repayment Frequency	Fortnightly, Monthly, Annually or Structured.
Repayment Methods	Direct debit or periodical payment from a nominated bank account, BPAY or cash/cheque deposits via a coupon booklet.