



## Commercial Finance Lease

### A smarter way to acquire your assets.

A commercial finance lease lets companies and business professionals purchase goods such as motor vehicles in a more cash-friendly way. Capital Finance purchases the goods on your behalf and then leases the goods to you. You have use of the vehicle or equipment for an agreed time in return for a series of rental repayments.

When the lease expires you can choose to return the equipment to Capital Finance who can sell it in the market place (you would need to make up the shortfall if the net sale was less than the agreed residual value). Alternatively at the expiry of the term the vehicle is available for purchase.

### The Benefits

No Initial Cash Outlay	You can have immediate access to the goods your business needs without a capital outlay so you can put your day-to-day cash flow to better use.
Negotiate your Payments and Residual Value	We're flexible with our terms, so you can have more freedom with your budgeting.
Flexible Terms	Match your finance to the length of time the asset is required – from one to five years.
Match your Cashflow	Tailor the repayments to suit seasonal cashflow.
Tax Deductible	Rental payments may be fully tax deductible if the equipment is used solely for earning assessable income. Speak to your accountant for further information about tax benefits.

### 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.
Other Details	The residual value of the leased goods is established in accordance with a schedule issued by the Commissioner of Taxation.