

Equipment Finance options to suit you

Our flexible range of Equipment Finance options makes it easy to find the right option for you. Choose from:

- **Finance Lease** – Finance the latest equipment for your business without any capital outlay or the obligations of ownership
- **Chattel Mortgage** – Finance up to 100% of the purchase price and take immediate ownership of your new equipment

At Suncorp we also offer luxury car leases for vehicles above the ATO threshold[^] and novated leases for employee salary packaging.

We also have LowDoc options if you have income and assets, but find it difficult to provide all of the required financial statements or tax returns for your loan application.

Simply talk to your Business Lending Specialist, who can help you match the right Equipment Finance solution to your business needs.



Terms and conditions apply and are available on request. Bank fees, government taxes and other charges apply. Fees and bank charges are subject to change without notice. To approved business applicants only. Equipment Finance products are issued by Suncorp Metway Advances Corporation Pty Ltd ABN 89 100 845 127 ("Suncorp"). *This does not constitute tax (including GST) advice. You should seek independent advice as to how the equipment finance product you have chosen will impact on your business taxation position. [^] \$63,184 is the luxury car tax threshold limit for the tax year 2015/2016, it may change for subsequent tax years.

Contact us for more information:

 Call 13 11 75

www suncorpbank.com.au

 Visit your local branch.



Equipment Finance

Finance options for your business needs



A convenient and tax-effective way to finance business equipment

If you're looking to finance a new vehicle or equipment for your business, Suncorp has a range of finance options to suit your individual needs.

Equipment Finance has many benefits

Whichever option you choose, Suncorp Equipment Finance allows you to acquire the latest equipment, while preserving your working capital and taking advantage of potential tax benefits.

- Maximise your business cash flow by freeing up your working capital
- Take advantage of potential tax benefits
- Fast approvals
- Competitive rates

We'll organise everything, from start to finish

Once you've found the right equipment, you really can't afford to wait. So we'll keep things moving, as well as keep the paperwork to a minimum. We can even arrange direct debits from your bank account for easy payments, so you've got one less thing to worry about.

Compare features and benefits of our Equipment Finance options:

	Finance Lease	Chattel Mortgage
How it works	Suncorp purchases the vehicle or equipment and you enjoy the use of the goods for an agreed time in return for rental repayments.	You have full immediate ownership of the vehicle or equipment with Suncorp holding a charge over the goods until the final payment is made.
Amount financed	Suncorp finances 100%, so no capital outlay or ownership obligation is required.	Choose between paying a deposit to reduce the overall debt, or ask us to finance 100% of the purchase price.
Flexible terms	1-5 years	1-5 years
Flexible repayment options	Tailor the repayments to suit seasonal cash flow. A lump sum payment known as the residual will be payable at the end of the Lease. This is based on the value of the equipment at the end of the lease per Australian Taxation Office guidelines.	Tailor the repayments to suit seasonal cash flow. You can choose an optional lump sum payment, known as a balloon payment, at the end of the term. This helps to reduce repayment amounts during the loan.
Tax benefits	Repayments are generally tax deductible* and you may even be able to claim an input tax credit	Interest and depreciation may be claimable*
GST	GST is payable on each repayment. You may be able to claim the GST paid via Input Tax Credits monthly, quarterly or annually*	We can fund the GST on the purchase price. There's no GST on the repayments.

For more information, or to discuss your equipment finance needs, talk to a Business Lending Specialist on 13 11 75 or visit us online.