

# REACH FOR A COMPETITIVE FINANCE OPTION!



We helped with your telehandler requirements, now let us look after your Finance.

With Construction Equipment Australia Financial Services you stay one step ahead by talking to people that understand financing to the construction industry.

## BECAUSE THAT'S WHAT WE SPECIALISE IN!

If you require **Chattel Mortgage, Hire Purchase, Lease or Operating Lease** finance make sure you speak with our Finance Representative.

They will offer a competitive quote and work with you to tailor a finance package for your new JCB telehandler.



### CONTACT CONSTRUCTION EQUIPMENT AUSTRALIA FINANCIAL SERVICES ON:

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Northern Territory	260 Cormack Road, Wingfield SOUTH AUSTRALIA 5013	Phone 08 8260 7911	Fax 08 8260 7966



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EXCLUSIVE MANAGER CENTREPOINT ALLIANCE

# WHAT IS CONSTRUCTION EQUIPMENT AUSTRALIA FINANCIAL SERVICES?

Construction Equipment Australia Financial Services is the funding arm for our products. Whether it's structuring a finance arrangement to suit the length of your contract, special application or seasonal cash flow, we can help. We have appointed Centrepont Alliance as exclusive Manager of the relationship. Centrepont Alliance specialises in equipment finance and has focused on the construction industry for over twenty years, bringing a wealth of experience to the relationship.



## WHAT TYPE OF FINANCING OPTIONS ARE AVAILABLE?

The main types of finance are Finance lease, Operating Lease, Commercial Hire Purchase and Chattel Mortgage.

## FINANCING OPTIONS AT A GLANCE...

FEATURES/CONDITIONS	FINANCE LEASE	OPERATING LEASE	COMMERCIAL HIRE PURCHASE	CHATTEL MORTGAGE
What is it?	You lease the item for use for a set period in return for rental payments. At the end of the term you can make an offer to buy the item.	You lease the item for use for a set period in return for rental payments. At the end of the term you return the item to lessor	You acquire the item for use and in return pay rentals over a set term. At the end of the term ownership is automatically transferred to you	You take ownership of the item at purchase but the lender takes a charge over the item until all rentals are paid in full
Can you finance 100% of the cost of the item?	Yes, generally 100% financing is mandatory	Yes	Yes	Yes
Is there guaranteed ownership at the end of the term?	No	No	Yes. Ownership passes to hirer once all payments are made	Borrower owns the item from the outset
Flexible repayments	Yes	Yes	Yes	Yes
Interest rate?	Fixed for term of contract	Fixed for term of contract	Fixed for term of contract	Fixed for term of contract
Who owns the equipment during the lease?	Legal ownership with lessor (ie. Financier)	Legal ownership with lessor (ie. Financier)	Legal ownership with financier	Ownership is with the borrower
What is the accounting treatment?*	On balance sheet*	Off balance sheet*	On balance sheet*	On balance sheet*
Can you have a residual capital value?	Yes, set to ATO guidelines*	No	Yes – optional, called a balloon payment	Yes – optional, called a balloon payment
What can be claimed as a tax deduction?	Lessee may be able to claim lease rentals and stamp duty as a tax deduction against assessable income if leased item is used for business purposes*	Lessee may be able to claim lease rentals and stamp duty as a tax deduction if leased item is used for business purposes*	Hirer may be able to claim interest and depreciation as a tax deduction if the item is used for business purposes*	Borrower may be able to claim interest and depreciation as a tax deduction if item is used for business purposes*

\*Lessee' is the person or entity who receives possession of leased equipment or property.

\*Lessor' is the person or entity who owns property or equipment to which the lessee receives and uses in exchange for payments.

\*Tax treatment can be a complex area and varies depending on your individual situation; we recommend you consult your tax advisor.

\*\*Accounting treatment may change over time; we recommend you consult your accountant.

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