

September 2014

Vehicle Finance Overview	Premium Funding (Full Doc)	Prime Low Doc	Replacement Low Doc	Trucks
Loan Purpose	Vehicle Finance	Vehicle Finance	Vehicle Finance	Truck Finance
Finance Amount Minimum	\$10,000	\$1,000	\$50,000	\$20,000
Finance Amount Maximum	\$50,000,000	\$150,000*	\$500,000	\$50,000,000
Finance Types	CHP Finance Lease Novated Lease Chattel Mortgage Operating Lease / Rental Consumer Sale & Leaseback	CHP Finance Lease Novated Lease Chattel Mortgage Operating Lease / Rental Consumer Sale & Leaseback	Chattel Mortgage CHP, Finance Lease	CHP Finance Lease Novated Lease Chattel Mortgage Operating Lease / Rental Consumer Sale & Leaseback
Terms	24-60 months (up to 84 months available)	24-60 months	24-60 months	24-60 months (up to 84 months available)
Residual Values	Up to 50% CHP, Chattel Mortgage, subject to approval	Up to 50% CHP, Chattel Mortgage, subject to approval	Up to 50% CHP, Chattel Mortgage, subject to approval	Up to 50% CHP, Chattel Mortgage, subject to approval
Vehicle Types	NEW and USED Passenger & Light Commercial Vehicles (max 1.5 tonne carrying capacity)	NEW and USED Passenger & Light Commercial Vehicles (max 4.95 tonne GVM)	NEW and USED Commercial Vehicles	NEW and USED Commercial Vehicles
Financial Requirements	2 Years tax returns or financials. Consumers to provide 2 recent payslips	Generally not required	Generally not required	2 Years tax returns or financials, Low Doc is available up to \$150K for vehicles up to 4.95 GVM
Interest Rate Options	Fixed	Fixed	Fixed	Fixed
Applicant Types	Business Purpose Consumer	Business Purpose	Business Purpose	Business Purpose
Approval Criteria	Clear CRA or paid defaults explained Full Financial disclosure and tax returns, if available. Asset and Liability Statements Commitments Schedule	Clear CRA or explained paid default (s). Non property owners need a minimum deposit or trade of 20%	Asset and Liability Statements	Clear CRA or paid defaults explained Full Financial disclosure and tax returns, if available. Asset and Liability Statements Commitments Schedule

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Private Sales	Yes	Yes	Yes	Yes
Approval Turnaround	Within 24-48 hours	Within 24 hours	Within 24-48 hours	Within 24-48 hours
Rates**	From 4.90%	From 5.20%	From 5.90%	From 5.90%
Replacement	NA	Up to \$250,000	NA	Up to \$390,000

*max amount financed, per vehicle, on low doc \$150,000

Note: The above matrix is based on products sourced from various lenders and as such is a general guide of what is currently available as opposed to a lending matrix. To discuss a specific loan or lease please contact GCC. Notes shown above, are to be used as a guide only. Further requirements may be needed for a complete proposal assessment.

**Rates shown were right at the time of printing, however, all rates are subject to change & are also subject to credit approval. For further details please contact Global Capital on 02 9222 9300 or email business@globalcapital.com.au