

## FUSO FINANCIAL – A BUSINESS PARTNER YOU CAN RELY ON

There are a lot of reasons why Fuso Financial is a comfortable fit for your business.

As part of the Daimler Group, which is the world's largest truck financier, Fuso Financial is the dedicated finance and insurance provider for Fuso trucks and buses. Backed by our industry knowledge and experience, our products are specifically designed with Fuso owners in mind.

The spirit of service, innovation and state-of-the-art technology that applies to Fuso trucks and buses also holds true for our finance and insurance products. As a business customer, we will tailor a plan to suit your requirements and offer a suite of finance and insurance options that truly meet your needs.

## WHY YOU SHOULD CONSIDER FUSO FINANCIAL WHEN FINANCING YOUR NEXT FUSO TRUCK OR BUS

- **FLEXIBLE TERMS**

Available terms include 12-60 months for Fuso Trucks and 12-120 months for Rosa bus

- **FINAL BALLOON PAYMENT/RESIDUAL VALUE**

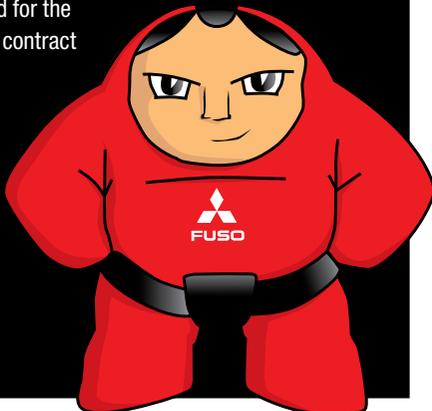
To assist with reducing monthly finance repayments (not available on leases)

- **FIXED INTEREST RATES**

Your interest rate is fixed for the duration of your finance contract

- **STRUCTURED PAYMENTS**

We can tailor finance repayments to suit your cash flow requirements



## CHOOSE A FUSO FINANCIAL BUSINESS LOAN TO SUIT

### ASSET-HIRE PURCHASE

This type of finance product provides you with flexible options. Finance agreements of this type can be structured with or without a deposit. Payments can be tailored to suit individual needs by opting for a longer term or incorporating a final balloon payment. Upon completion of the finance agreement, and following final payment, you will then have ownership of the vehicle.

### ASSET LOAN

An Asset Loan is commonly referred to as a Chattel Mortgage and is available for individuals, sole traders, partnerships and companies where ownership of the vehicle at the start of the finance agreement is important. This finance product provides ownership at the start of the finance agreement, in exchange for security taken over the vehicle. Upon completion of the finance agreement and following final payment, security over the vehicle is released.

### FINANCE LEASE

This type of finance product is a rental agreement offering fixed payments with the addition of a residual value payable at the expiry of the finance contract. Finance Lease offers immediate use of the vehicle without a substantial outlay. At the end of the finance contract you can make an offer to purchase, re-lease, or upgrade to a brand new vehicle – the choice is yours.

### OPERATING LEASE

Your vehicle is leased to you for an agreed period. The monthly rental is calculated based on the total kilometres you wish to cover and the length of your lease agreement. To provide peace of mind you can also include a Safeguard repair and maintenance package into your operating lease agreement, giving you the benefit of an all in one fixed monthly payment. With low initial outlay, maintenance cover and being able to hand back the vehicle at the end of the agreement; this funding option provides a low risk solution to running your vehicle.

### BENEFITS:-

- Off balance sheet funding
- Improved Cash Flow with fixed monthly payments
- You can choose your level of Safeguard Maintenance cover to fit your budget
- No risk of negative equity at the end of the agreement as you simply hand the vehicle back (subject to excess kilometres and fair wear and tear).

## PROTECTION FOR YOUR FUSO

### COMMERCIAL VEHICLE INSURANCE

It's great to know that once you've chosen your ideal Fuso, you also receive complimentary insurance for the first 12 months with an insurance policy developed specifically for Fuso vehicles. With a list of policy features aimed at protecting you and your vehicle you can rest assured that Fuso Financial's Commercial Vehicle Insurance policy has been tailor made for you.

Here are just some of the benefits of our Commercial Vehicle Insurance product:

- Complimentary for the first year
- Two year vehicle replacement has been included in the event of vehicle write-off on vehicles within two (2) years of the original registration, capped to a net of GST specified sum insured and limited to the original purchase price
- Customer choice of repairer
- Original Fuso replacement parts used in accident repair situations where available
- Australia wide coverage automatically included
- Vehicle hire costs up to \$5,000 following theft included

### FINANCE GAP INSURANCE

Finance GAP Insurance provides varying levels of cover up to a maximum of \$20,000 for commercial vehicles where there has been a total loss through fire, accident or theft and where the comprehensive motor insurer's payout is lower than the financier's payout figure.



**HERE TODAY,  
HERE TOMORROW**

You've chosen the perfect Fuso commercial vehicle. Now choose the perfect finance and insurance solution to match. With Fuso Financial, you can drive away sooner with our tailored finance and insurance packages.



**GET INTO YOUR NEW TRUCK  
QUICKER WITH FUSO FAST TRACK**

It's simple. If you are a property owner, have been in business for over 3 years and have a clear credit history, you could gain instant approval for up to \$200,000 with Fuso Financial\*.

**FUSO** Financial



Fuso Financial is a registered business name licensed by Mitsubishi Fuso Truck and Bus Corporation to Mercedes-Benz Financial Services Australia Pty Ltd ABN 73 074 134 517, AFSL 247271 (MBFSAu). All finance products offered are subject to conditions and standard credit assessment and lending criteria. 1. MBFSAu makes no representation as to the effect of any financial product on your personal or company tax arrangements and recommends you seek independent financial, taxation and legal advice before entering into any finance agreement. 2. Fuso Fast Track is subject to maximum finance amount, term and balloon payment. Conditions apply, please contact an authorised Fuso Truck dealer for full details. Insurance arranged by Fuso Financial as an agent of the underwriter QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545. GAP Insurance provided on behalf of Chartis Australia Insurance Limited ABN 93 004 727 735, AFSL 381686 (Chartis). In arranging this insurance MBFSAu are appointed under a binder by Chartis and deal on Chartis' behalf in relation to this product. Before purchasing any insurance products, please refer to the relevant PDS for full terms and conditions.

**FUSO  
FINANCIAL**



- **FLEXIBLE FINANCE**
- **COMPREHENSIVE INSURANCE**
- **PURCHASE DECISIONS MADE EASY**

**THE  
POWER  
TO HELP**



**FUSO** Financial