

FINANCE SOLUTIONS.

FUSO. ALL DAY.



fuso.com.au

FUSO

DON'T LET ANYTHING STAND IN YOUR WAY.

Fuso have fast, tailored finance solutions to keep your business moving. 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. So whether you have a single vehicle or an entire fleet, we can tailor a plan to suit your business needs.

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.



FLEXIBLE FINANCE.

TAKE YOUR BUSINESS FURTHER.

FAST TRACK FINANCE

Fuso understand that the best place for your truck is on the road. Our streamlined credit process makes it easy. If you are a property owner, have been self-employed for over 3 years within the same industry and have a clear credit history, you could gain instant approval for up to \$250,000 with Fast Track finance.

BUSINESS LOANS AND LEASES

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. Once the finance agreement has come to an end and the final payment has been made, ownership of the vehicle will transfer to you.

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

With an operating lease, your vehicle is leased to you for an agreed period. Your monthly payments are 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 Service Plan into your operating lease agreement. 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.

INSURANCE

COMMERCIAL VEHICLE INSURANCE

Cover your vehicle with an appropriate insurance policy designed specifically for commercial vehicles.

- Two year vehicle replacement has been included in the event of vehicle write-off on vehicles within two years of the original registration, capped to a net 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.
- Cover for Australia wide kilometre usage is available.
- Vehicle hire costs following theft.

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 finance agreement payout amount.

GUARANTEED BUY BACK.

KNOW WHAT'S IN FRONT OF YOU.

If you're thinking about buying a new Fuso truck or bus, you can get Guaranteed Buy Back with Fuso Agility. Tailored to your business, Fuso Agility gives you the confidence and peace of mind knowing the minimum value of your vehicle when the finance contract runs its full term.

You also have the option to trade, retain or return your vehicle when your contract comes to an end, giving you and your business complete flexibility and control.

HOW IT WORKS

STEP 1

Choose your new Fuso vehicle.

STEP 2

Tailor your Fuso Agility Programme:

Select the length of your contract term.

Advise the maximum kilometres you think the vehicle will do.

Based on this information, your Fuso dealer will determine your vehicle's Guaranteed Buy Back amount.

STEP 3

When your agreement comes to an end, you have three options:

TRADE:

Be protected from negative equity and use positive equity towards your new Fuso vehicle purchase.

RETAIN:

Keep your vehicle by simply paying out or refinancing the Guaranteed Buy Back amount.

RETURN:

Hand back the keys and walk away once excess kilometre and wear and use obligations are paid.



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For more information, contact a Fuso Financial representative at a Fuso dealer or call
1300 730 200 (8am - 8pm Monday to Friday and 10am - 4pm on Saturday).

Finance and Insurance available to approved business customers of Mercedes-Benz Financial Services Australia Pty Ltd (MBFS) ABN 73 074 134 517 AFSL 247271. Credit assessment, lending criteria and fees apply. Fast Track finance approval is subject to 60 month maximum term, 30% maximum balloon payment. Available on new Fuso products only. \$250,000 Fast Track approval limit is including, and not in addition to any pre-existing financial exposure. Mercedes-Benz Insurance is a registered business name of MBFS. Before purchasing insurance products refer to the respective PDS for full terms and conditions, available at fuso.com.au/finance. Insurance products are provided by MBFS as an agent on behalf of QBE Insurance Australia Limited ABN 78 003 191 035 AFSL 239545. Guaranteed Buy Back is subject to Excess Kilometre charges. Fair Wear and Use return conditions apply. Retain feature may be subject to standard credit assessment and lending criteria if you choose to refinance the Guaranteed Buy Back at the end of the Agility term. FUS0025, Valid from 1st August 2016.