

# Small Fleet Finance

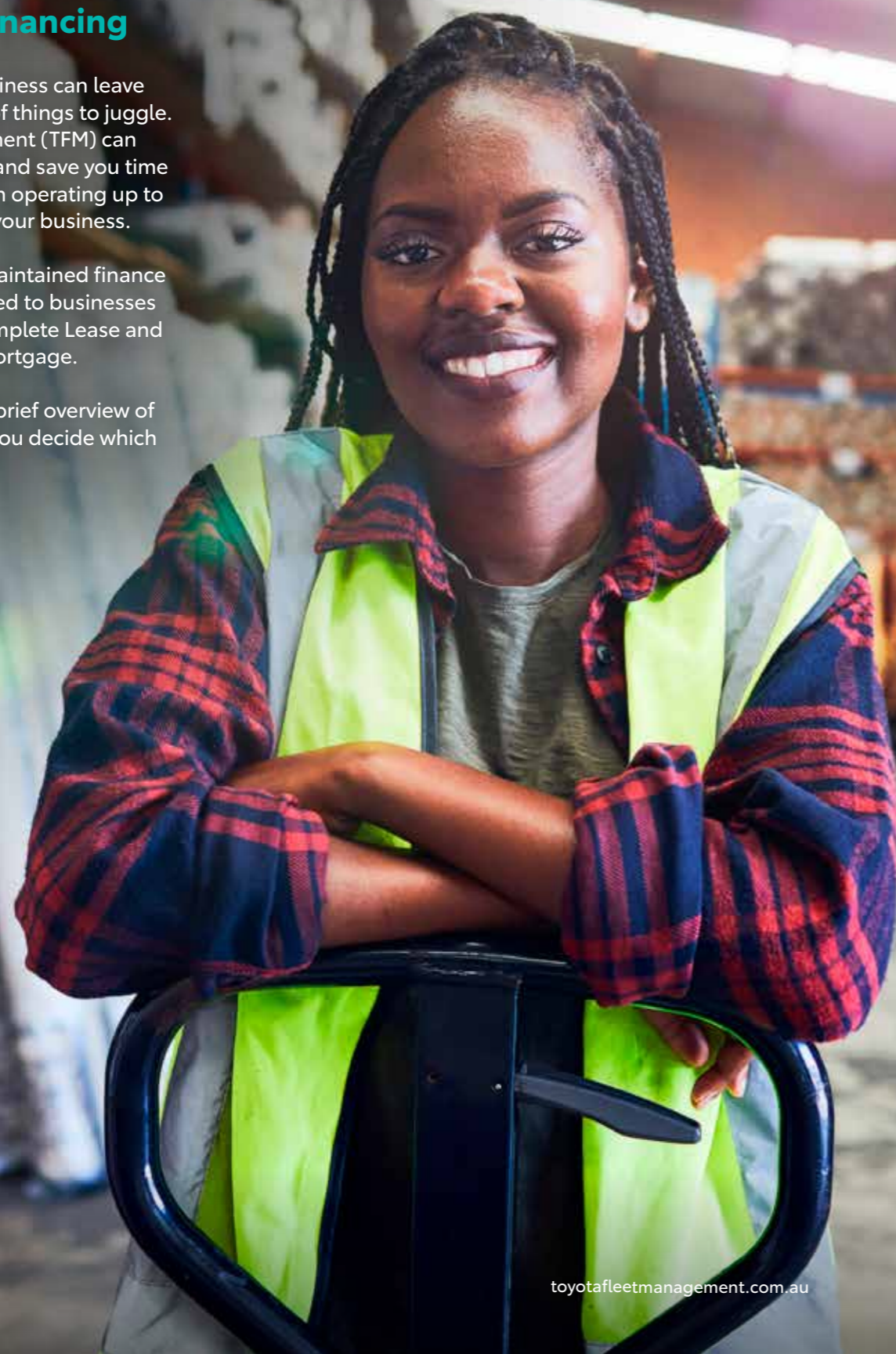


## Your guide to fully maintained financing

Operating a small business can leave you with a multitude of things to juggle. Toyota Fleet Management (TFM) can help to ease the load and save you time as well as money when operating up to 20 vehicles as part of your business.

TFM offers two fully maintained finance options that are tailored to businesses with small fleets – Complete Lease and Maintained Chattel Mortgage.

This guide provides a brief overview of both options to help you decide which is best for you.



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## Weighing up your options

Toyota Fleet Management (TFM) offer two distinct products tailored to suit business with small fleets:



### Lease

Complete Lease is our fully maintained vehicle leasing option that includes all your running costs.

There's no need to pay a deposit and you can choose your own term, at a fixed monthly rental price. Unlike a traditional vehicle lease, there is no residual value obligation at the end of the lease term – simply return<sup>^</sup> the vehicle to Toyota Fleet Management (TFM).

### Buy

A Maintained Chattel Mortgage can be a tax-effective and flexible vehicle loan option.

At the end of your contract you can extend your loan term or simply pay off the balance. Once the final balance is paid, your business owns the vehicle. Just like our lease option, you can choose your term and enjoy the convenience of fixed monthly repayments, with vehicle running costs included.

## Monitor how your fleet is performing

Both Complete Lease and Maintained Chattel Mortgage offer a variety of standard fleet reports to help you manage your fleet more efficiently, including:

- One single, monthly tax invoice
- Fuel transactions (if you have included a TFM Fuel Card)
- Account activity, including new, varied and finalised contracts
- Kilometre deviation to highlight vehicles tracking over or under their allotted kilometres
- Vehicles due and overdue for servicing

You can also generate reports anytime through our easy-to-use Fleet Online portal.

## Toyota Fleet Management optional extras

### Save at the pump with a TFM Fuel Card

Including a TFM Fuel Card is the easy way to earn a discount with every fill. The driver simply provides the vehicle's odometer reading each time they buy fuel, helping you track vehicle kilometres along the way. The fuel costs are then charged to your account and included in your monthly invoice.

### Protect your vehicles with TFM insurance

Including TFM's comprehensive motor vehicle insurance\* with your account is the simple, cost-effective and convenient to cover your vehicles for the term of your contract.

<sup>^</sup>Subject to terms and conditions.

\*For full Terms and Conditions see back page.



## Why choose Complete Lease?

Complete Lease conveniently bundles core items like servicing, registration, tyres and maintenance into a single vehicle lease. You can even add optional extras like roadside assist, a TFM Fuel Card and TFM's comprehensive motor vehicle insurance\* into your monthly repayment. Simply select your new vehicle then set the lease term and kilometre usage. Then all you need to take care of is a single, convenient monthly payment.



### Improved cash flow

With no deposit needed, you can free up cash flow and direct it back into your business.



### Flexibility

Choose your own lease term, between 12 and 60 months.



### Predictable payments

A fixed monthly cost helps you budget and takes away the uncertainty of unexpected charges (excluding fuel).



### Easy management

Whether you're leasing one vehicle or 20, each contract invoice is bundled into one monthly invoice.



### Comprehensive reporting

Know how your vehicles are performing with our range of fleet reports.



### Free up resources

Spend less time on vehicle management and more time on running your business.

### Complete Lease includes:

- Maintenance
- Manufacturer-scheduled servicing
- Replacement tyres
- Annual registration and Compulsory Third Party Insurance (CTP Greenslip) for the term of the lease

### And you can choose to add these options:

- Roadside assistance
- A TFM Fuel Card
- Comprehensive vehicle insurance from TFM

### What happens at the end?

Once you return the car to us at the end of lease, you'll have no residual payments to make. From there, you might choose to:

- Return<sup>^</sup> and take the opportunity to upgrade, or
- Extend the lease for a further term, or
- Make an offer to purchase the vehicle<sup>^</sup>

For more information on Complete Lease, please contact your local Dealership or call the Toyota Fleet Management Small Business Centre on 1300 888 870.

\*For full Terms and Conditions see back page.

<sup>^</sup>Subject to Terms and Conditions.



## Why choose a Maintained Chattel Mortgage?

With potential tax benefits built in, a Maintained Chattel Mortgage is a smart way to purchase your vehicles. First, choose your deposit amount, loan term and kilometre usage. Then enjoy the convenience of a hassle-free, monthly invoice. With your running costs included, plus the option to add roadside assist, a TFM Fuel Card and comprehensive motor vehicle insurance\* from TFM, you're free to focus on your business.



### Tax benefits

GST, depreciation and interest charges may be eligible to be claimed back, depending on your circumstances. You may also be eligible to claim back the fuel input tax credit.



### Flexibility

Choose the loan term that suits you, from 12 to 60 months.



### Hassle-free payments

Make just one fixed, monthly payment that includes your running costs.



### Easy management

Whether you're financing one vehicle or 20, each contract is detailed in your monthly invoice.



### Comprehensive reporting

Know how your vehicles are performing with our range of fleet reports.



### Free up resources

Spend less time on vehicle management and more time on running your business.

### A Maintained Chattel Mortgage includes:

- Maintenance
- Manufacturer-scheduled servicing
- Replacement tyres
- Annual registration and CTP for the term of the lease

### And you can choose to add these options:

- Roadside assistance
- A TFM Fuel Card
- Comprehensive vehicle insurance from TFM

### What happens at the end?

Toward the end of your contract, we'll be in contact to help you finalise it. Your options will depend on the structure of your contract:

- If you have a balloon payment due, you can either pay it and TFM will invoice you or arrange to finance the vehicle for a further term
- If there is no balloon or outstanding payment due, we'll remove our security interest in your vehicle

For more information on Complete Lease, please contact your local Dealership or call the Toyota Fleet Management Small Business Centre on 1300 888 870.

\*For full Terms and Conditions see back page.

## Comparing Complete Lease and Maintained Chattel Mortgage

Choosing a Complete Lease or Maintained Chattel Mortgage from Toyota Small Fleet Finance could provide your business with some genuine benefits not available with traditional finance.

Check the following comparison tables to see how they could work for you.

Complete Lease	Traditional Finance
Hand the car back at the end of the term	Residual value risk
Running costs included	Running costs not included
Streamlined administration	Ad hoc administration impacting on resources

Maintained Chattel Mortgage	Traditional Finance
Running costs included	Running costs not included
Streamlined administration	Ad hoc administration impacting on resources

## Important things to note

### Servicing and repairs

The cost of scheduled servicing and maintenance repairs is included with Complete Lease and Maintained Chattel Mortgage cover but they don't cover damage caused by accidents, driver misuse or negligence.

### Registration

All vehicles will be registered in your business name, but Toyota Fleet Management (TFM) will be the registered address. We'll look after your registration and Compulsory Third Party insurance renewals for you.

### Infringements and fines

We will record and forward you any fines or traffic infringement notices for payment.

### Insuring your vehicles

You must comprehensively insure your vehicle for its full value at all times, noting Toyota Fleet Management (TFM) as the financier. Ask us about TFM's comprehensive and highly competitive motor vehicle insurance.\*

### Changing your finance contract

We're here to help if you wish to alter your contract at any time. For example, to increase or decrease the specified kilometer limit, or to extend your term, simply give us a call on 1300 888 870.

### Fees and charges

Toyota Fleet Management (TFM) may levy fees and charges from time to time. All fees include GST and are subject to change by TFM at any time without prior notice.

### Ending your contract early

To end your finance contract early, simply contact us for a payout quote, and we will arrange the rest.

\*For full Terms and Conditions see back page.

## Your Fleet Mobility Partner

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