

DelphiBank[™]



Equipment Finance

Flexible and convenient equipment finance for your business.

Expect nothing less.

Delphi Bank's flexible and convenient equipment finance solutions are a competitively priced way to help you achieve those big plans for your business.

So when you're looking to purchase new vehicles, plant or equipment for your business, a finance solution from Delphi Bank can help you to preserve your capital and manage your cash flow more effectively. And depending on your circumstances, taxation benefits may also be available to you.

We can advise you on the type of finance to best suit your needs – from an equipment loan, finance lease, asset purchase or novated lease.

For us, it's all about helping you build the best business you can in the most efficient and cost effective way – whether you're just starting out or looking to grow.



Here's how you benefit

Funding for the latest productive vehicles, plant and equipment.

Avoids large upfront capital outlays.

Helps you manage your cash flow more effectively by paying for the asset over its effective life.

Personal service, fast approvals and competitive rates.

100% funding usually available and usually secured only against the asset being purchased.

Repayments can be structured to suit your cash flow.

You may be able to claim certain tax deductions if you are using the asset to generate an assessable business income.

If you need new equipment when your contract ends, you can rollover to a new contract subject to approval.

FROM START TO FINISH

When you arrange equipment finance for your business through Delphi Bank, you get more than just a finance solution.

You receive specialist advice on the best solution for your needs, great service and even better interest rates.

And once you've found the right equipment, we'll keep things moving, simplify the application process, and can even arrange direct debits from your bank account for easy payment. It's that simple.

Equipment finance options to suit you

Equipment loan	You own the equipment and purchase it with a Delphi Bank loan, using the equipment as security.
Asset purchase	Delphi Bank purchases the equipment and you buy it from us in instalments.
Finance lease	Delphi Bank purchases the equipment and leases it back to you for an agreed period.
Novated lease	Like a finance lease, but designed specifically for employee motor vehicles that form part of a salary package arrangement.

THE DETAILS

How much can be financed?	From \$10,000 up to an approved amount.
What's the term?	Anywhere from two to seven years.
What are the repayment options?	Choose to pay in advance or in arrears and on a monthly, quarterly, six monthly or annual basis subject to approval.
What security is required?	The facility will usually be secured only against the asset being acquired and supported by guarantees from Directors.

How it works

	Equipment loan
How it works	<p>You are invoiced for and own the goods.</p> <p>Delphi Bank provides a loan secured by the goods.</p>
You own the equipment at the start	Yes
You own the equipment at the end	Yes
You can pay a deposit	Yes
Balloon payment/residual value	Balloon payment optional.
Taxation benefits*	Interest and depreciation may be tax deductible.

*Consult with your taxation advisor about potential tax benefits when selecting the right equipment finance option for you.

Asset purchase	Finance lease	Novated lease
<p>Delphi Bank is invoiced for and owns the goods. You buy the goods from us over time through the payment of instalments.</p> <p>When the final payment is made you receive ownership.</p>	<p>Delphi Bank is invoiced for and owns the goods and rents them to you for an agreed period.</p>	<p>A variation on a finance lease available specifically for employee motor vehicles.</p> <p>The employee's company makes the rental payments to Delphi Bank as part of the employee's salary package.</p>
No	No	No
Yes	No	No
Yes	No	No
Balloon payment optional.	Residual value required.	Residual value required.
Interest and depreciation may be tax deductible.	<p>The entire rental payment may be tax deductible. However, depreciation remains with Delphi Bank as owner.</p>	<p>Lease rentals may be made from salary packaged pre-tax income.</p>



To find out more

Call **your Delphi Bank Relationship
Manager or 1300 309 789**

Visit **delphibank.com.au**

Or ask in branch

This information is current as at 31 July 2015. Before taking up any of Delphi Bank's products or services you should consider if they are appropriate for you. Delphi Bank recommends that you read the respective Terms & Conditions and other Disclosure documents before deciding to acquire or use any of the Bank's products or services. These documents can be obtained at any of our branches or by visiting our website delphibank.com.au

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