



## Commercial Term Purchase

### A more affordable way to buy.

Commercial term purchase lets companies and business professionals purchase goods such as motor vehicles or boats in a more cash-friendly way. The hire purchase agreement is a contract where Capital Finance (the “owner”) gives you (the “hirer”) possession and use of an item of equipment in return for regular payments. When the final payment is made, you own the goods.

### The Benefits

Tax Deductible	Depreciation on the equipment and the interest component of the rental may be tax deductible if it is used to produce assessable income or the expense is for business purposes. Speak to your accountant for further information about the tax benefits.
No Deposit	A commercial term purchase can be arranged with no deposit or an amount that suits you.
Flexible Terms	You can choose to pay over one to five years.
Match your Cashflow	You can tailor the repayments to suit seasonal cashflow. You can also arrange to make a balloon payment at the end of the loan to reduce repayments throughout the term.

### Product Features

Term	1 to 5 years.
Loan Amount	\$5,000 and upwards.
Repayment Frequency	Fortnightly, Monthly, Annually or Structured.
Repayment Methods	Direct debit or periodical payment from a nominated bank account, BPAY or cash/cheque deposits via a coupon booklet.