









Finance your equipment rather than paying cash upfront to gain immediate access to the latest technology, spread cost over time, simplify budgeting with fixed monthly repayments and improve your cash flow.

#### WHY WAIT... UPGRADE YOUR EQUIPMENT NOW

Upgrading to the latest technology allows you to remain competitive, increase productivity and regain control of your work.

#### SIMPLE MONTHLY REPAYMENTS

Fixed monthly repayments throughout the term make budgeting easy. Rather than outlaying the full cost of the equipment, use equipment finance to manage cash flow and free up cash for everyday expenses.

#### **NO ADDITIONAL SECURITY**

Your home is not used to secure the loan.

#### WE MAKE IT SIMPLE!

We source the best finance for you, liaise with your supplier, and prepare documents for you to sign - all without you having to leave your office.

# YOU'VE FOUND YOUR EQUIPMENT - SO WHAT NEXT?



Call us to get an instant free quote



A quick phone application



Sign docs, supplier paid, & equipment installed\*

1300 322 092

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The Corporate Centre Ground Floor, 810 Pacific Highway Gordon NSW 2072

Australian Credit Licence No: 395119



\* Subject to credit approval and criteria; settlement conditions apply.

Installation time is subject to agreed delivery date with supplier.

# Simple

## **UPGRADE YOUR EQUIPMENT**

and hold on to your cash!



### **RENT-TO-OWN**

Get the best of both worlds and free up your cash flow with 100% tax deductible repayments. Rent the equipment you need and for one additional month's repayment at the end of the term, you own the equipment!

#### **BENEFITS**

- Repayments are 100% tax deductible when equipment is used for business
- Know upfront what it'll cost you to own the goods at the end of the term
- > No deposits
- Simple approval criteria
- > 24 hour approval turnaround time
- > No financials for transactions under \$55,000!

View the full product comparison on our website: www.ecolease.com.au/equipment-finance



## CHATTEL MORTGAGE

SPECIFIC SECURITY AGREEMENT (SSA

An SSA/Chattel Mortgage is a loan agreement where you borrow funds to purchase your equipment. You hold ownership of the goods while the lender places a mortgage over the equipment throughout the term of the loan.

#### **BENEFITS**

- > Claim asset GST which helps with cash flow
- > Claim interest and depreciation
- > Choose to finance the GST portion or not
- No additional GST is added to the repayments
- Optional deposit and balloon payments available to reduce monthly repayments

## COMMERCIAL HIRE PURCHASE

Get hold of the equipment you need by hiring it over a fixed term. The financier owns the equipment while you use it and ownership is passed over to you at the end of the contract term once the total purchase price and interest charges have been paid in full.

#### **BENEFITS**

- Claim asset GST upfront
- Claim GST on the interest component upfront
- Claim interest & depreciation
- Optional deposit and balloon payments available to reduce monthly repayments
- > You own the equipment at the end of the term

"The speed and ease of the application from start to finish was excellent. Nothing was a problem at all... Ecolease staff were excellent, friendly and professional. We were treated like people, not just a client. Very rare these days. This was the easiest leasing rollover that we have ever done."

Monica & Kelvin Batcheldor, Absent Rubbish Services

### **FINANCE LEASE**

A finance lease allows you to utilise your equipment and enjoy the benefits of ownership without actually owning the equipment. Like a CHP, the financier holds ownership title of the equipment while you lease it from them. At the end of the term you have the option of paying the residual value to take over ownership, trade it in or refinance the residual amount to continue to the lease.

#### **BENEFITS**

- Seasonal payments can be made, reducing the term of the lease
- Repayments are 100% tax deductible when equipment is used for business
- > Claim input tax credit
- A residual (set by the ATO guidelines) is applied to the lease, reducing the monthly repayment amount
- No deposits
- > Various end of term options available