



PROFESSIONAL  
LENDING SOLUTIONS

# I WANT A CAR OR EQUIPMENT LOAN

Whatever car or  
equipment finance  
solution you need,  
we can help with:



Equipment loan  
/ Chattel mortgage



Hire purchase



Finance lease

We have a wide panel of  
lenders to access finance.



$$\frac{1}{2}m_1v_1^2 = \frac{1}{2}m_1v_1'^2 + \frac{1}{2}m_2v_2'^2$$

$$y = \frac{k}{x}$$



What finance options do you have to purchase a vehicle?

Is a car finance broker the same as a car finance lender?

What kind of equipment can you purchase with an Equipment Loan?

What are your finance options to buy equipment?

## What finance options do you have to purchase a vehicle?

You have a few different options available to finance buying a car. You could:

- Pay cash for the total amount
- Organise finance through a car dealership
- Take out a personal loan from a bank
- Obtain finance through a car finance broker

If you do not have the cash on hand to cover the total cost of the purchase, then you will need to choose an option to finance your purchase. The advantage of using a finance broker is having an expert manage the whole process for you.

## Is a car finance broker the same as a car finance lender?

No. A car finance lender is a financial business that offers to lend money to approved borrowers so they can purchase a vehicle. In contrast, a car finance broker has a panel of many different lenders with loan products that they can compare and choose from. A car loan broker acts as a liaison between a car buyer and a lender and will also act as an advocate on your behalf. This means they're committed to helping you find the best possible car finance solution.

## What kind of equipment can you purchase with an Equipment Loan?

By using a finance broker with access to an extensive panel of lenders, you can access the right finance for a range of equipment, including but not limited to:

- **Vehicle Finance:** cars, trucks, buses, motorbikes, boats
- **Plant Machinery:** forklifts, scissor lifts, tow tugs, commercial laundry equipment
- **Construction Equipment:** yellow goods, excavators, cranes, trailers
- **Office Equipment:** multi-function devices for printing (MFD's), office furniture, IT equipment, communication solutions (PABX's), audio-visual equipment (AV)
- **Farm Machinery:** tractors, harvesting machinery, irrigation machinery

Essentially any equipment that isn't fixed to a premises and can be identified by a unique serial number is able to be financed.

# What are your finance options to buy equipment?

There are a number of different loan structures and finance models, making it easier to customise equipment loans. The most popular equipment loans include:

- **Sale and leaseback:** the lender will purchase a piece of your equipment and then rent it back to you. Once the loan term expires, you regain full ownership of the equipment
- **Finance leasing:** the lender is the one who buys the equipment, and you then rent it off for them for a fixed monthly amount
- **Commercial hire/asset purchase:** similar to finance leasing, however, with commercial hire purchase you have a number of options at the end of the loan term including full ownership, refinance or new purchase
- **Chattel mortgage:** similar to how most traditional car loans operate – you take immediate ownership of the equipment, and the equipment acts as collateral against the loan
- **Novated car lease:** a car loan that allows for payments to be made on an employee's behalf by deducting the cost from their pre-tax wages



## Benefits of using Professional Lending Solutions for your car or equipment finance

We are experts in finding a finance solution that suits your needs.

- We do all the research for you, saving you countless hours of comparing options
- We act as a liaison between you the car/equipment buyer and a lender – we work in your best interests and provide, honest, and tailored solutions
- We will save you money by finding you a finance solution with low fees, competitive interest rate and any beneficial features
- Save your credit history by avoiding multiple car finance enquiries which can be damaging to the future. Instead, let us assist with gaining loan approval the first time you apply



For expert financial advice from a broker you can trust, talk to the team at Professional Lending Solutions today for a personalised and free service.

### Contact us



07 5597 6049



0421 934 033



[md@professionallendingsolutions.com.au](mailto:md@professionallendingsolutions.com.au)



Shop 3D 47 Ashmore Road, Bundall 4217,  
QLD Australia



Scan the code for  
more information