

# Small Fleet Finance







## Introduction

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 can be tailored to suit the specific needs of 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 vehicle leasing option that offers you the flexibility to tailor the maintenance products and service features that best suit your business.

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).

### Own

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

During the life of the contract, the business owns the vehicle throughout the loan, subject to a TFM security interest.

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 debt free. Just like our lease option, you can choose your term as well as optional features and benefits that suit your business, including registration, maintenance, insurance, tyres, roadside assistance and more. Then enjoy the convenience of them all being included in fixed monthly repayments.

<sup>^</sup>Subject to Fair Wear and Tear and agreed kilometre restrictions

## 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 detailing all selected maintenance and other optional services
- 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

## Toyota Fleet Management optional extras

**Your contract includes the selected vehicles, contract terms and mileage.**

You can then tailor your contract by selecting from the following products and services to best suit your business.

- Maintenance
- Manufacturer-scheduled servicing
- Replacement tyres
- Annual registration
- Compulsory Third Party insurance (CTP Greenslip for the term of the contract)
- Comprehensive vehicle insurance from TFM\*
- Roadside assistance
- A TFM Fuel Card
- An EV Charge Card

\*Terms and conditions apply. This advice is general in nature and does not take into account your objectives, financial situation or needs. Before making a decision to purchase any of the insurance products you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs and refer to the current Financial Services Guide and Product Disclosure Statement available from [toyotafleetmanagement.com.au/downloads](http://toyotafleetmanagement.com.au/downloads). TFM Commercial Motor Vehicle Insurance (Small and Medium Fleet) is issued by Aioi Nissai Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 AFSL Number 443540 (Adica).





## Why choose Complete Lease?

Complete Lease covers your lease payments. You can then conveniently bundle core items like servicing, registration and tyres. into a single vehicle lease. You can even add more 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, choose your optional extras, then set the lease term and kilometre usage. All taken care of with 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.



### Easy management

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



### Flexibility

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



### Comprehensive reporting

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



### Predictable payments

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



### Free up resources

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



### 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

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

Subject to Fair Wear and Tear and agreed kilometre restrictions



## Why choose a Maintained Chattel Mortgage?

With potential tax benefits built-in, a Maintained Chattel Mortgage is a smart way to purchase your vehicles. Begin by choosing your deposit amount, loan term and mileage, then tailor your maintenance and management options to suit your business. After that, enjoy the simplicity of a fixed monthly invoice, allowing you more time 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 all selected optional running costs.



### Easy management

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



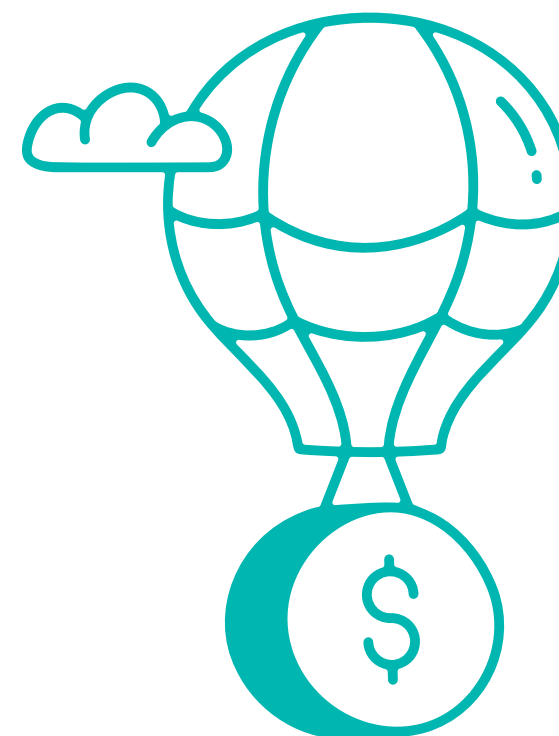
### Comprehensive reporting

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.



### 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 Maintained Chattel Mortgage, please contact your local Dealership or call the Toyota Fleet Management Small Business Centre on 1300 888 870.



## 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

You can choose to have cost of scheduled servicing and maintenance repairs being 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. You can also choose for us to 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 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

All initial fees and charges are set out in your finance schedule. Please be aware that third party service providers may levy or vary their fees and charges from time to time and TFM will pass these on to you. All amounts include GST. For more information, please contact the Toyota Fleet Management Small Business Centre on 1300 888 870

### Ending your contract early

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



**Your Fleet Mobility Partner**

1300 888 870

[sbc@tfal.com.au](mailto:sbc@tfal.com.au)

[toyotafleetmanagement.com.au](http://toyotafleetmanagement.com.au)

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