



Mercedes-Benz Financial

Insurance & Finance Solutions for Mercedes-Benz Vans



Mercedes-Benz



Our products & services

Mercedes-Benz Financial specialises in providing a full range of high quality finance and insurance products exclusively for Mercedes-Benz Van customers. Introducing insurance & finance solutions by Mercedes-Benz Financial.

Finance Solutions

If you have ever imagined driving a Mercedes-Benz Van, our tailored finance packages will help you achieve that dream. With flexible terms, competitive rates, and the assurance and backing of the Mercedes-Benz brand, there really is little left to the imagination.



Insurance Solutions

If you have ever worried about protecting your Mercedes-Benz Van, then our tailored insurance packages have been designed with you in mind. With new vehicle replacement for vans deemed a total loss within three years of registration that have travelled less than 80,000kms and authorised Mercedes-Benz Van repairers and parts, you needn't worry for a moment. If you would like more information, contact your nearest Mercedes-Benz Van dealership or call us on 1300 730 200.



Imagine if...

Mercedes-Benz Financial

If performance, comfort, safety and affordability are all the things you look for in a van, why would you compromise on your finance?

If a specially designed finance package interests you. If you want to own a Mercedes-Benz sooner. Just imagine if.

Mercedes-Benz Financial will help you realise your dream of owning a Mercedes-Benz Van sooner.

Why does Mercedes-Benz Financial fund more Mercedes-Benz purchases than any other financier?

We are part of the Mercedes-Benz family and our charter is to finance Mercedes-Benz vehicles.

We know Mercedes-Benz Vans better than any other financier and can therefore offer fast finance approvals.

We offer a dedicated finance assessment team who appreciate the needs of Mercedes-Benz Van buyers.

You benefit from competitive pricing and flexible finance contracts.

The same spirit of service, innovation and state-of-the-art technology that applies to Mercedes-Benz vehicles also holds true for our finance products.

Whether you are leasing or buying, you will find a suite of financing options that truly meet your needs.

Our finance products feature:

- **Flexible Terms**
12-84 months
- **Final Balloon Payment / Residual Value**
We offer this structure on most finance products
- **Fixed Interest Rate**
Your interest rate is fixed for the duration of the loan term
- **Structured Payments**
We can tailor payments to suit your cashflow requirements.
- **No Ongoing Monthly Account Keeping Fees**
- **Fast Approvals**
A dedicated finance assessment team means you and your van can be on the road sooner

Business Loans

Asset-Hire Purchase

A business solution when vehicle ownership is important

Asset-Hire Purchase is designed for business customers who ultimately want to own their vehicle at the conclusion of the contract term.

This type of finance product provides you with several flexible options.

Your finance agreement can be structured with or without a deposit. Payments can be tailored to suit individual needs by opting for a longer term or incorporating a final balloon payment.

Upon completion of the finance agreement, and following final payment, you will then have ownership of the vehicle.

Benefits:

- Ownership of the vehicle at the end of the contract term
- Little or no deposit required
- Optional final balloon payment to reduce monthly instalments
- Flexibility to vary the contract term
- Available for both new and used vehicles*
- May offer tax benefits*



Asset Loan

The benefits of vehicle ownership without the outlay

An Asset Loan - commonly referred to as a Chattel Mortgage - is available for individuals, sole traders, partnerships and companies where immediate ownership of the vehicle is important.

This finance product differs from an Asset-Hire Purchase in that vehicle ownership is transferred to you at the start of the finance agreement, in exchange for security to be taken over the vehicle.

Upon completion of the finance agreement and following final payment, security over the vehicle is released.

Benefits:

- Ownership of the vehicle at the start of the contract term
- Monthly payments may be reduced by varying the deposit
- Optional final balloon payment to reduce monthly instalments
- Final balloon payment may be refinanced
- Available for both new and used vehicles*
- May offer tax benefits*



Leasing

Finance Lease

The flexible way to lease

A Finance Lease is a rental agreement offering fixed monthly payments for the period of the contract, with the addition of a residual value negotiated at the start of the term.

This type of finance product offers immediate use of the vehicle without a substantial outlay.

At the end of the finance lease you can make an offer to purchase, or re-lease your vehicle, or upgrade to a brand new vehicle – the choice is yours.

Benefits:

- Immediate use of the vehicle without a substantial outlay
- Fixed monthly payments make it easier to track your expenses
- May offer tax benefits*



Star Lease

Star Lease

A leasing option to help you manage your tool-of-trade fleet

Star Lease is a dedicated fleet operating lease program for three or more Mercedes-Benz Vans. It enables you to manage your tool-of-trade fleet without having to purchase outright.

We can tailor solutions to suit your fleet needs including finance contract terms of 24 to 48 months with a maximum of 200,000kms at the end of the term.

Our Star Lease is suitable for businesses that regularly upgrade their tool-of-trade fleet. You gain the benefit of off-balance sheet, competitive monthly rentals that may be fully tax deductible*.

Mercedes-Benz Financial removes the liability associated with your fleet's value at the end of the finance term, because you hand the vans back.

Star Lease Inclusions:

The Mercedes-Benz Vans Star Lease covers the costs of acquiring and financing your fleet of Mercedes-Benz Vans. On expiry of the lease, you return your van to Mercedes-Benz Financial.

Standard inclusions in a Star Lease are:

- Finance costs
- Finance contract stamp duty
- Van pre-delivery costs

These inclusions are flexible and can be tailored to meet your requirements. Also available is the option of a Full Service Maintenance package.

Star Lease Exclusions

The monthly Star Lease rental excludes direct and associated costs relating to:

- Accident damage[^]
- Bodywork, paintwork, associated refurbishment or betterment
- Daily maintenance checks and topping of lubricant levels between services
- Repairs under warranty (these are covered within the warranty period)
- Repairs outside of fair wear and tear[^]
- Driver abuse or unfair wear and tear[^]
- Provision of courtesy or replacement vehicle
- Fuel, toll charges, parking or speeding infringements & insurance

[^] The Mercedes-Benz Vans Star Lease Fair Wear & Tear Guide is available upon request.

Star Lease Service Packages

Mercedes-Benz Financial offers the whole box and dice, a Service Maintenance Package specifically designed to suit your van fleet. With your increasing workload we know how hard it is to manage your fleet and keep on top of all the servicing needs.

That's why we have created scheduled servicing contracts; Star Lease Service and Star Lease Service Plus. Either of these packages can be added to your Star Lease finance contract.

Fixed costs and guaranteed quality

A service contract ensures you will be taking care of your Mercedes-Benz Vans servicing costs for up to four years with minimal effort. All your services are scheduled and all your costs are fixed, no matter what happens to parts or labour prices in the future. You have set monthly payments that won't change for the duration of your contract.

Star Lease Service

With Star Lease Service you are covered for all the routine maintenance recommended in the owners handbook for your vans including all the labour, parts and lubricants.**

Star Lease Service Plus

In addition to the Service Package, Star Lease Service Plus covers you for all repairs on friction parts and repairs of any factory fitted mechanical or electrical components on the vehicle. This means we will replace all items such as bulbs, brake pads, discs, shock absorbers or anything else that is considered fair wear and tear,^ even after your warranty has expired, giving you the ultimate peace of mind knowing that we've got you covered (conditions apply).

** Does not include wear and tear repairs such as friction materials, bulbs, brake pads and discs.

^ The Mercedes-Benz Van Star Lease Fair Wear & Tear Guide is available upon request. Star Lease applies to Mercedes-Benz Van Sprinter and Vito products.



Mercedes-Benz Van Boss

Finance that puts you in the driver's seat

Mercedes-Benz Van Boss is the ultimate in flexible financing for Mercedes-Benz Vans. Designed with affordability, security and true flexibility in mind, this product lets you take control of your options.

Scheduled servicing, affordable payments and the peace of mind of a Guaranteed Future Value (GFV) on your vehicle are just some of the benefits it offers.

Mercedes-Benz Van Boss allows you to defer the decision to purchase outright, upgrade or return your van until the end of the agreement. So you can enjoy the benefits of a premium van with the flexibility to decide later if buying is the best option for you.

It's a simple solution that really is designed to match your needs - whatever they may be.



Features:

Guaranteed Future Value

We guarantee the future value of your vehicle, based on a pre-selected kilometre usage, and when the contract term is up you have three choices:

Option 1 - Return

Hand back, no future commitment (subject to Fair Wear & Tear conditions and kilometre restrictions).

Option 2 - Change

Change your vehicle for a brand new one under another finance contract (subject to Fair Wear & Tear conditions and kilometre restrictions).

Option 3 - Buy

Purchase your vehicle by making a final payment equal to the Guaranteed Future Value amount.

Scheduled Servicing

Basic scheduled servicing is an added benefit, giving you the assurance of knowing your van will be serviced by highly trained technicians at a participating authorised Service Centre, using genuine Mercedes-Benz parts.

Choose from 24 or 36 month contract terms, and keep your payments low by varying the deposit amount. With a generous kilometre allowance, you can be confident that you'll get maximum use out of your Mercedes-Benz Van.

Mercedes-Benz Van Boss is suitable for businesses purchasing up to two new Mercedes-Benz Vans.

Mercedes-Benz Van Boss Benefits:

When purchasing up to two vans, you can take advantage of a number of benefits:

- No residual value risk as your vehicle's future value is guaranteed
- Defer your ownership decision until the end of the contract
- Flexible deposit can allow you to lower your payments
- Choice of 24 or 36 month terms
- Generous kilometre allowance of up to 40,000kms per annum
- Competitive monthly payments that may be tax deductible*
- Vehicle may appear as an asset on your balance sheet

Mercedes-Benz Van Boss Exclusions:

The monthly rental excludes direct and associated costs relating to:

- Accident damage[^]
- Bodywork, paintwork, associated refurbishment or betterment
- Daily maintenance checks and topping of lubricant levels between services
- Repairs under warranty (these are covered within the warranty period)
- Repairs outside of fair wear and tear[^]
- Driver abuse or unfair wear and tear[^]
- Provision of courtesy or replacement vehicle
- Fuel, toll charges, parking or speeding infringements & insurance

[^] The Mercedes-Benz Vans Star Lease Fair Wear & Tear Guide is available upon request.



Private Loans

Consumer Loan

This finance product is designed for individuals who want to use their vehicle for private purposes. It can be structured to suit individual needs with or without the initial outlay of a deposit and a final balloon payment. This type of finance product provides ownership of the vehicle at the start of the finance agreement, in exchange for security to be taken over the vehicle. Upon completion of the finance agreement and following final payment, security over the vehicle is released.





What if?

Mercedes-Benz Van Insurance

What if something should happen to your new Mercedes-Benz Van? A bump? A scratch? An accident? What if you no longer needed to worry? What if you could have an insurance package tailored specifically to your Mercedes-Benz Van? What if you received discounts for safe driving? What if you could have the assurance of the Mercedes-Benz brand? Just imagine. What if?

Mercedes-Benz Van Insurance protects you and your assets as completely as our vehicles are designed to protect you. Any of our insurance products can be partnered and financed as part of your finance solution, ensuring the complete Mercedes-Benz Van package.

Mercedes-Benz Van Comprehensive Insurance

Mercedes-Benz Van Comprehensive Insurance is specifically tailored for Mercedes-Benz Vans and their owners. So you can rest assured that following an accident, your vehicle is restored with utmost care using genuine parts to maintain the safety, performance and value of your investment.

Mercedes-Benz Van Comprehensive Insurance offers:

- Authorised Mercedes-Benz repairer
- New vehicle replacement for vans deemed a total loss within three years of registration and with less than 80,000kms travelled
- Genuine Mercedes-Benz replacement parts
- Tools of the trade, artwork and sign writing cover
- Unlimited hire car cover for up to 30 days
- Agreed or market value
- No undisclosed driver excess



Finance GAP Cover

In cases of 'total loss', the Mercedes-Benz Finance GAP product can cover the financial gap between the insured value of your vehicle and the total amount owed to your financier.

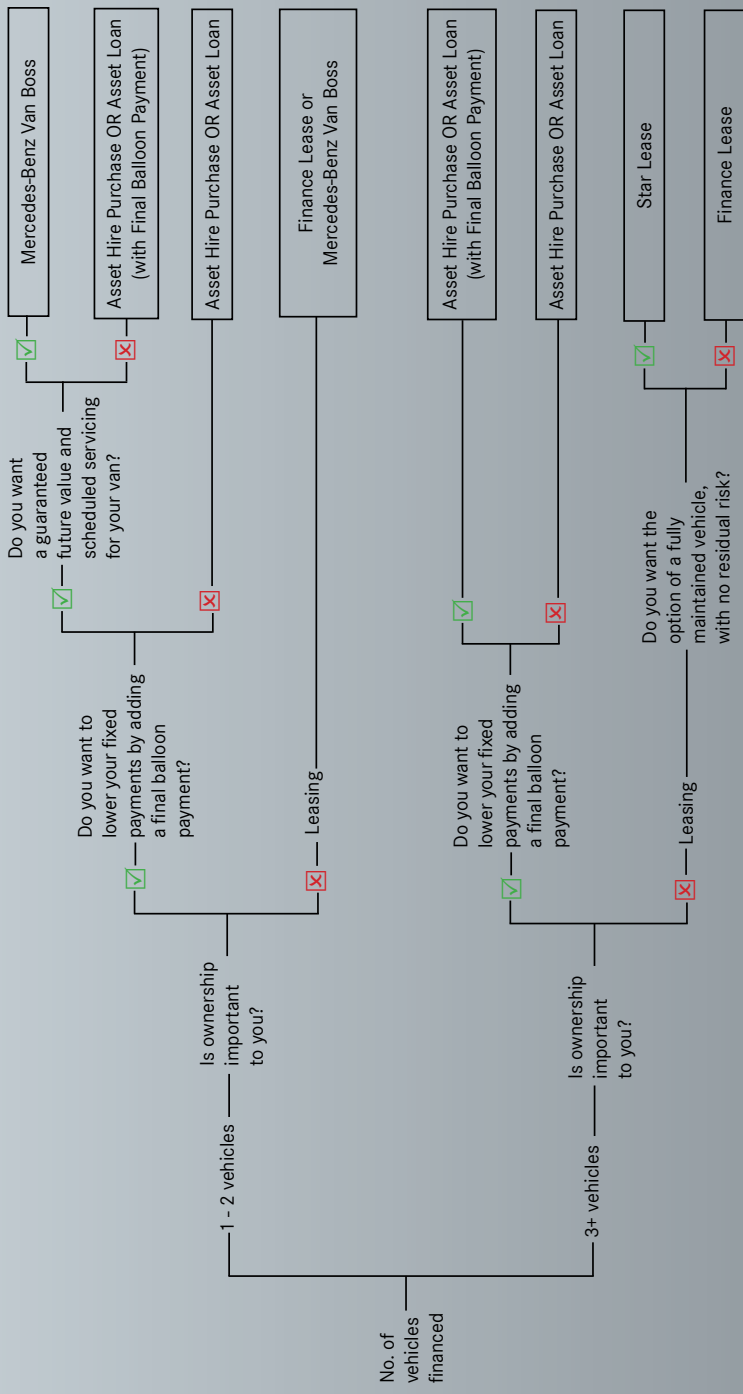
Finance GAP can also cover:

- On-road costs when you purchase a replacement vehicle
- Replacement vehicle's comprehensive insurance premium costs
- Expenses directly incurred as a result of total loss (eg. accommodation, meals, travel expenses etc.)



Find the right finance route to your van

Not sure which finance product you need? Use this product tree to help you decide, or contact the Finance Business Manager at your nearest dealership to discuss your individual business requirements.



*Mercedes-Benz Financial and Mercedes-Benz Insurance are registered business names of Mercedes-Benz Financial Services Australia Pty Ltd (MBFSAu). MBFSAu offers finance products for new and used vehicles (up to 8 years of age). All finance products offered are/may be subject to conditions and standard credit assessment criteria. You should contact an authorised dealer for further details. MBFSAu makes no representation as to the effect of any financial product on your personal or company tax arrangements and recommends you seek independent advice before entering into any finance agreement. Before purchasing any insurance products please refer to the Product Disclosure Statement and Policy Wording booklet for full terms and conditions. Comprehensive Van Insurance provided on behalf of Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No: 234708 (Allianz) whereby MBFSAu and its authorised dealers act as agents of Allianz and not as your agent. Finance GAP Cover is provided on behalf of American Home Assurance Company, AFS Licence No. 230903, ABN 67 007 483 267 (Chartis). In arranging this insurance MBFSAu are appointed under a binder by Chartis and deal on Chartis' behalf in relation to this product.

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