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Equipment Finance Perth for Vehicles and Machinery

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Equipment Finance Perth: Funding Vehicles, Machinery and Business Assets

The right equipment can help a Perth business increase capacity, improve productivity and take advantage of new opportunities.

However, paying cash for a commercial vehicle, machine or major piece of technology can significantly reduce the funds available for wages, inventory, suppliers and everyday operating expenses.

Equipment finance may allow an eligible business to purchase the assets it needs while spreading the cost over an agreed period.

Mortgage Broker Perth by Natloans helps sole traders and businesses across Perth compare finance for vehicles, trucks, machinery, tools, technology and other income-producing assets.

What Is Equipment Finance?

Equipment finance is a form of commercial lending used to purchase or refinance assets required for business purposes.

Instead of paying the complete purchase price upfront, the business borrows the required amount and makes repayments over an agreed term. In many arrangements, the asset being purchased provides security for the finance.

Equipment finance may be available for:

Cars used for business purposes.

Utes and vans.

Trucks and prime movers.

Trailers.

Construction and earthmoving machinery.

Manufacturing equipment.

Forklifts and materials-handling equipment.

Medical and dental equipment.

Hospitality equipment.

Computers and business technology.

Tools and specialised trade equipment.

Agricultural machinery.

Renewable-energy and other eligible business assets.

The available structure will depend on the business, asset, intended use and lender requirements.

Why Perth Businesses Use Equipment Finance

Perth businesses operate across construction, mining services, transport, manufacturing, trades, healthcare, hospitality, professional services and many other industries.

These businesses often depend on reliable vehicles and specialised equipment.

Equipment finance may help a business:

Preserve working capital.

Replace ageing or unreliable assets.

Increase production or service capacity.

Take on larger projects or contracts.

Add vehicles or machinery to support growth.

Upgrade technology.

Spread the cost over the asset's useful life.

Acquire an asset without using property as security where suitable asset-backed finance is available.

Finance is not automatically preferable to paying cash. The benefits of retaining cash should be compared with the interest, fees and repayment obligations.

What Equipment Can Be Financed?

Lenders finance a broad range of business assets, although policies vary.

Commercial vehicles

Finance may be available for:

Passenger vehicles used for business.

Utes.

Work vans.

Light commercial vehicles.

Trucks.

Prime movers.

Trailers.

Refrigerated vehicles.

Specialist service vehicles.

The lender may consider the vehicle's age, value, condition and intended business use.

Construction and trade equipment

Builders and tradespeople may seek finance for excavators, skid-steer loaders, access equipment, generators, compressors, trailers, tools and other equipment required for their work.

Machinery and industrial equipment

Perth manufacturers, workshops and industrial businesses may require finance for production machinery, fabrication equipment, forklifts, materials-handling assets and other specialised equipment.

Technology and professional equipment

Eligible assets may also include computers, communications systems, medical equipment, dental equipment, security systems and commercial point-of-sale technology.

Highly specialised or rapidly depreciating equipment may need a different structure from conventional vehicle finance.

Common Equipment-Finance Structures

Several finance structures may be available.

Chattel Mortgage

A chattel mortgage is commonly used for vehicles and equipment acquired for business purposes.

The business generally owns the asset from the beginning, while the lender registers an interest over it as security. Once the loan has been repaid and all obligations have been satisfied, the lender's security is removed.

The finance may be structured with or without a final balloon payment.

Finance Lease

Under a finance lease, the lender generally purchases the equipment and leases it to the business for an agreed period.

The business makes regular payments to use the asset. The agreement may contain end-of-term options or obligations involving the residual amount.

Legal ownership and accounting treatment differ from a conventional equipment loan.

Commercial Hire Purchase

With commercial hire purchase, the lender purchases the asset and the business uses it while making repayments.

Ownership generally transfers to the business after the final payment and all contractual obligations have been completed.

Availability varies between lenders and asset types.

Equipment or Business Loan

A business may also acquire an asset using an equipment loan or another commercial lending facility.

The asset may provide security, although additional security or director guarantees may be requested in some circumstances.

Businesses should obtain accounting or tax advice before selecting a structure based on anticipated taxation outcomes.

Should You Include a Balloon Payment?

A balloon payment is an amount left owing at the end of the finance term.

Including a balloon may reduce regular repayments, but it leaves a larger final payment and can increase the total interest paid.

Before selecting a balloon, consider:

The expected future value of the asset.

How long the business intends to retain it.

Whether it will be sold or traded.

How the final payment will be funded.

The effect on regular cash flow.

The total amount payable over the loan term.

The balloon should be based on a realistic view of the asset and the business's plans—not simply the desire to obtain the lowest possible monthly repayment.

New and Used Equipment Finance

Finance may be available for both new and used assets.

Used equipment can reduce the purchase price, but lenders may examine its age, condition, value and remaining useful life more closely.

The assessment may consider:

Whether the asset is purchased through a dealer or private seller.

Its current market value.

Service and maintenance history.

Expected working life.

Availability of invoices or valuations.

The requested loan term.

Whether specialist inspections are required.

An older asset may still qualify, but the lender, deposit or maximum loan term may differ.

Can New Businesses Obtain Equipment Finance?

Potentially. A newer business may have fewer options than an established one, but lenders may consider the owner's industry experience, financial position, asset and purpose.

Supporting information could include:

ABN and GST registration.

Business bank statements.

BAS records.

Financial statements.

Tax returns.

Current contracts.

Evidence of industry experience.

An equipment quotation or invoice.

Details of existing debts.

Information about how the asset will generate income.

Some lenders offer streamlined or low-documentation assessment options for eligible businesses. Low doc does not mean no assessment or guaranteed approval.

Equipment Finance for Self-Employed Applicants

Sole traders and self-employed professionals may use equipment finance to purchase assets essential to their work.

For example:

A tradesperson may require a new ute and tools.

A transport operator may need another truck or trailer.

A healthcare practice may need diagnostic or treatment equipment.

A hospitality business may need commercial kitchen equipment.

A contractor may need machinery to secure or complete a project.

The lender will consider both the applicant's financial position and the commercial purpose of the asset.

Refinancing Existing Vehicles and Equipment

Perth businesses can also review finance attached to assets they already own.

Refinancing may be considered to:

Review the interest rate.

Change the repayment structure.

Adjust an approaching balloon payment.

Replace an unsuitable finance arrangement.

Consolidate eligible commercial facilities.

Release eligible equity from an unencumbered asset.

Align repayments more closely with business cash flow.

A refinance should produce a meaningful overall benefit. Early-repayment costs, new fees, asset value and any extension of the loan term must be considered.

What Will a Lender Assess?

A commercial lender may assess:

How long the business has operated.

Revenue and cash flow.

Existing financial commitments.

Credit history.

The asset's type, age and value.

How the asset will be used.

The requested loan amount.

Deposit and balloon payment.

Proposed finance term.

The applicant's industry experience.

Available financial documents.

Any required guarantees or additional security.

Requirements vary, making it important to match the application with an appropriate lender.

What Should You Compare?

The interest rate is important, but it is not the only cost.

Businesses should also compare:

Establishment and documentation fees.

Brokerage fees, where applicable.

Regular repayment amounts.

Loan term.

Deposit requirements.

Balloon or residual payments.

Early-repayment conditions.

Security and guarantee requirements.

Ongoing fees.

Total amount repayable.

Conditions applying when the asset is sold or replaced.

A lower repayment may be the result of a longer term or larger balloon rather than a lower overall cost.

Are There Tax Benefits?

The accounting, GST and taxation treatment of equipment finance depends on the finance structure, ownership, business use and applicant's circumstances.

Potential considerations may include interest expenses, depreciation, lease payments and GST. These outcomes vary and should be confirmed with a qualified accountant or tax adviser.

A finance broker can explain lending structures but should not replace professional accounting or taxation advice.

How a Perth Equipment-Finance Broker Can Help

Different lenders have different policies concerning industries, asset types, business history and financial documentation.

A Natloans equipment-finance specialist can help you:

Identify potentially suitable finance structures.

Compare options from a broad lender panel.

Understand lender documentation requirements.

Structure the term, deposit and balloon payment.

Finance eligible new or used equipment.

Consider dealer and eligible private-sale purchases.

Review existing vehicle or equipment finance.

Understand fees, repayments and important conditions.

Coordinate the application through to settlement.

The Natloans Group provides specialist expertise across equipment finance, commercial vehicles, business lending, home loans, car loans and personal loans.

This allows clients to receive assistance from a broker with relevant specialist experience rather than relying on a one-size-fits-all finance approach.

Speak With an Equipment-Finance Broker in Perth

If your business needs a vehicle, machinery, tools or technology, reviewing finance before committing to the purchase can help you establish a realistic budget and avoid preventable delays.

Mortgage Broker Perth by Natloans assists businesses across the Perth metropolitan area and throughout Western Australia.

Speak with a Natloans equipment-finance specialist or call 1300 955 791 to discuss your business requirements.

Frequently Asked Questions

What equipment can a Perth business finance?

Eligible assets may include vehicles, trucks, trailers, machinery, construction equipment, tools, medical equipment, hospitality equipment and business technology.

Can I finance used equipment?

Potentially. The lender will consider the asset's age, condition, value, useful life and method of purchase.

Can a sole trader obtain equipment finance?

Yes, eligible sole traders may apply. The lender will assess income, business history, credit profile, existing commitments and the asset.

Is low-doc equipment finance available?

Some lenders offer streamlined documentation options for eligible businesses. Credit assessment and supporting evidence are still required.

Can I finance equipment purchased privately?

Some lenders permit eligible private-sale transactions. Additional ownership, valuation, identification or inspection requirements may apply.

Can I refinance business equipment I already own?

Potentially. Available options depend on the asset, its current value, existing finance and the business's financial position.

Does Natloans assist businesses throughout Perth?

Yes. Natloans provides equipment and business-finance assistance across Perth and throughout Western Australia.

General information only. This article does not constitute personal financial, taxation or legal advice or credit approval. Lending criteria, rates, fees, terms and conditions apply and vary between lenders. Businesses should obtain appropriate professional advice before entering into a credit arrangement.

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