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Truck Finance

Drive Your Business Forward.

Apply Now Book a Free Consultation

Truck Finance

For businesses that rely on trucks for operations, having the right vehicle finance solution is essential. Whether you're a sole operator, a fleet owner, or a logistics company, truck finance can help you acquire the vehicles you need without straining your cash flow.

Below, we'll explore what truck finance is, how it works, its applications, considerations when using it, and the benefits it offers.

Truck finance is a specialised type of vehicle financing designed for businesses and individuals to purchase or lease trucks. This includes a variety of vehicles such as delivery trucks, semi-trailers, utes, and heavy-duty vehicles used in industries like transportation, logistics, construction, and agriculture.

Instead of paying for the truck outright, truck finance allows you to spread the cost over time, enabling you to maintain working capital for other business needs.

Step 1

Calculate

See your estimated repayments

Calculate

Step 2

We Compare and You Select

Book a free consultation to review your options

Book Now

Step 3

Get Approved

Approval means you're good to go Apply Now

How Does Truck Finance Work?

1. Choose Your Vehicle

Select the truck you need – either new or used. Ensure it meets the specifications required for your operations.

2. Finance Approval

Submit your application to a lender, who will assess factors like creditworthiness, business revenue, and the truck's value.

3. Loan or Lease Agreement

Depending on the type of finance you choose (e.g., lease, hire purchase, chattel mortgage), the lender provides the funds or leases the truck to you.

4. Repayment Terms

Agree on repayment terms, including duration, interest rates, and frequency (e.g., weekly, monthly).

What can Truck Finance be Used For?

Truck finance is a versatile solution for businesses in various industries, including:

Logistics and Freight Companies

Expand your fleet to handle increased demand or new contracts.

Construction Businesses

Acquire heavy-duty trucks for transporting materials and equipment.

Independent Owner-Operators

Start or grow your business with the right vehicle for the job.

Agricultural Enterprises

Purchase trucks for farming operations, such as transporting produce or livestock.

What are the Benefits of Financing for Your Truck?

Truck finance offers numerous advantages, making it an attractive option for businesses:

Preserve Cash Flow

Spread costs over time, keeping capital available for other business needs.

Tax Benefits

Some financing options, like chattel mortgages, may provide tax-deductible benefits for interest and depreciation.

Access to High-Value Vehicles

Acquire expensive trucks without upfront financial strain.

Flexible Repayment Options

Tailor repayment terms to suit your cash flow and operational demands.

Fleet Expansion

Scale your business quickly by adding vehicles to meet growing demand.

Key Considerations for Truck Finance

Loan Type: Decide whether you need a lease, hire purchase, or chattel mortgage based on your ownership and tax requirements.

Interest Rates: Compare lenders to secure the best rate. Fixed rates provide certainty, while variable rates offer flexibility.

Loan Term: Choose a term that balances manageable repayments with overall cost efficiency.

Vehicle Depreciation: Be mindful of how the truck's depreciation might affect your financial position and resale value.

Eligibility Requirements: Ensure your business meets the lender's criteria, including credit history and income documentation.

Want to Know More About Financing Your Truck

Truck finance is an essential tool for businesses that rely on commercial vehicles. Whether you need to expand your fleet or replace ageing equipment, truck finance offers flexibility, affordability, and scalability. At Natloans, we specialise in tailoring truck finance solutions to meet the unique needs of businesses across Australia.

Let us help you secure the right finance to drive your business forward. Contact Natloans today to get started.

Lenders Panel

We provide flexible solutions and competitive rates by partnering with a diverse range of banks and non-bank lenders. Our Business Lenders

Truck Finance Calculator

See your estimated repayments weekly/fortnightly/monthly.

Ready For The Next Step?

Compare Truck Loans.

Rates from 8.35% p.a. Comparison Rate 8.92% p.a.

Get a Quick Quote

Frequently Asked Questions

What types of trucks can I finance? You can finance a wide range of trucks, including delivery vehicles, semi-trailers, utes, and heavy-duty construction trucks. Can I finance a used truck? Yes, many lenders offer financing for used trucks, although the vehicle's age and condition may affect the terms. What is a chattel mortgage? A chattel mortgage is a popular truck finance option where the vehicle serves as collateral for the loan. You own the truck outright once the loan is repaid. How do I qualify for truck finance? Lenders typically assess your credit history, income, business performance, and the truck's value when determining eligibility. Can I claim tax benefits on truck finance? Depending on the type of finance, you may be able to claim tax benefits for interest payments, depreciation, and GST. Consult your accountant for specific advice. How long does it take to get approved?

Approval times vary but can range from 24 hours to a few days, depending on the lender and the completeness of your application.

What our valued customers say about us

Trusted by thousands of Australians for exceptional results and personalised service.

EXCELLENT Based on 925 reviews Posted on Google Hayley Patterson 8 October 2026 Trustindex verifies that the original source of the review is Google. Lizzy was helpful and made the process streamlined and easy to follow. The turnaround from first contact to payout of financing was very quick and Lizzy constantly kept me in the loop and was quick to respond and answer question for me. Thanks Lizzy Posted on Google Laura Ferlazzo 6 October 2026 Trustindex verifies that the original source of the review is Google. Declan was fantastic, he is knowledgeable, responsive and efficient. He made the whole process very straight forward, I would definitely recommend Natloans. Posted on Google Yoganand Ramphul 1 October 2026 Trustindex verifies that the original source of the review is Google. Amazing Broker ,Very helpful this is my fifth Loan from Natloan ,always gives you good advice and right products for your needs. Posted on Google Kimberlyn Wise 30 September 2026 Trustindex verifies that the original source of the review is Google. Lizzy Lawrence did a great job getting us a low interest loan for our car. She had great communication and any queries thrown at her were answered promptly. Thanks for helping us out! Posted on Google Erika Ruppig 29 September 2026 Trustindex verifies that the original source of the review is Google. We've used NatLoans for our loan applications for over five years, and they've always been professional, helpful and easy to work with. They take the time to listen, understand what we need and find a loan that fits our circumstances. We've had a great experience with them and would happily recommend them. Posted on Google Scott Quilliam 23 September 2026 Trustindex verifies that the original source of the review is Google. I have high praise for Michelle. Warm, professional, and great attention to detail. Super easy process and well communicated throughout. Thanks Michelle, you're a great broker!! Posted on Google Shining Bee Cleaners 11 September 2026 Trustindex verifies that the original source of the review is Google. Jonathan Dhondee is the best ! Thank you to you and Nat loans. i'm looking forward to drive my merc this weekend! Great Communication , Excellent service & rapid delivery! Jonathan Dhondee & Nat Loans highly

recommend! Posted on Google Junior Crichton 11 September 2026 Trustindex verifies that the original source of the review is Google. Dealt with Jonathan and communication was very thorough and helped me every step of the way. Prompt respond and attention to detail explaining every bit for me. Very easy to deal with and will definitely reach out to Jonathan again in the future when needed also will recommend to my friends and families. We need more people like Jonathan making everything as smooth as possible for me! Thank you for your help and you deserve a pay rise my bro. Posted on Google janice kerr 11 September 2026 Trustindex verifies that the original source of the review is Google. My dealings with broker Michelle Douthie was absolutely wonderful. She was very patient and more than helpful. Would highly recommend her Posted on Google Saief Subakat Chowdhury 6 September 2026 Trustindex verifies that the original source of the review is Google. On 21st August at 10:11am I requested for a quote then just after 20 min I got a call from Michelle and she's amazing. From start to finish Michelle guided me and clarified everything and give me the best deal from Alex Bank. I also had few other quotes from other car finance companies but her deal is the best. On 25th August the dealer received the fund. Thanks Michelle for the excellent job ■ Verified by Trustindex Trustindex verified badge is the Universal Symbol of Trust. Only the greatest companies can get the verified badge who has a review score above 4.5, based on customer reviews over the past 12 months. Read more <https://www.natloans.com.au>

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