

Chattel Mortgage Australia | Rates from 6.49% p.a.

Canonical: <https://www.natloans.com.au/car-loans/chattel-mortgage/>

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Chattel Mortgage

A Flexible Financing Option for Business Vehicles.

Rates from 6.99% p.a. Comparison Rate 7.63% p.a.

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What Is a Chattel Mortgage?

A chattel mortgage is a type of business loan where the vehicle or equipment being purchased acts as security for the loan. Your business takes ownership of the asset immediately, and the lender registers a mortgage over it until the loan is fully repaid. This arrangement is ideal for businesses that need to maintain ownership of their vehicles while enjoying flexible repayment options and potential tax benefits.

Immediate Ownership

Your business owns the vehicle or equipment from the start, giving you full control over its use.

Tax Benefits

GST-registered businesses can claim input tax credits on the purchase price and may deduct interest and depreciation costs, depending on their circumstances.

Fixed Repayments

Fixed loan repayments so that you know your ongoing monthly commitment.

Balloon Payment Option

Reduce monthly repayments by deferring a portion of the loan to a final lump sum payment.

Improved Budgeting

Fixed interest rates provide stability and predictability for easier financial planning.

How Does a Chattel Mortgage Work?

The process for a chattel mortgage is straightforward:

Step 1: Asset Purchase

Your business selects the vehicle or equipment to be financed.

Step 2: Loan Agreement

The lender provides the funds for the purchase, and your business agrees to a repayment schedule.

Step 3: Asset Ownership

Your business owns the asset from day one, while the lender holds a mortgage over it as security.

Step 4: Repayment Term

You make regular repayments, which can be structured to suit your cash flow.

Step 5: Final Payment

Once the loan is fully repaid, the lender's mortgage is removed, leaving the asset unencumbered.

Why Choose Natloans for a Chattel Mortgage?

Wide Lender Network: We compare options from a range of reputable lenders to find the best terms for your business.

Custom Solutions: Whether you need a single vehicle or an entire fleet, we tailor financing to suit your cash flow and business goals.

Tax Efficiency: Our team helps you understand how a chattel mortgage can maximise your tax benefits.

Expert Guidance: From application to approval, we simplify the process, ensuring a hassle-free experience.

5 Simple Steps to Getting a Business Car Loan

Step 1: Assess Your Needs

Identify the vehicle type, loan structure, and repayment terms that suit your business operations and cash flow.

Step 2: Gather Documentation

For Full-Doc Loans:

ABN registration (active for at least 6-12 months).

Financial statements, tax returns, or profit and loss reports.

For Low-Doc Loans:

ABN registration.

Basic documents such as bank statements or an accountant's declaration.

Step 3: Submit Your Application

Provide the details of your business and the vehicle(s) you wish to purchase.

Step 4: Loan Approval

Our team works quickly with our network of lenders to secure the best loan option for you, often with approvals within a few days.

Step 5: Purchase Your Vehicle

Once approved, funds are released so you can purchase your vehicle and get back to focusing on growing your business.

We Compare Their Rates for You

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

Commercial

Consumer

What Are My Repayments?

Calculate your repayments with our Chattel Mortgage Calculator

Ready For The Next Step?

Compare Our Car Loans.

Rates from 6.99% p.a. Comparison Rate 7.63% p.a.

Instantly check your eligibility with 26 lenders online.

Get My Rate

Frequently Asked Questions

What is a chattel mortgage? A chattel mortgage is a business financing arrangement where the purchased vehicle or equipment serves as security for the loan. Your business owns the asset while repaying the loan. What types of vehicles can be financed with a chattel mortgage? You can finance a wide range of vehicles, including cars, vans, utes, trucks, and equipment, as long as they are primarily

used for business purposes. Are there tax benefits with a chattel mortgage? Yes, GST-registered businesses may claim input tax credits on the purchase price and may also deduct interest and depreciation costs. Consult your tax advisor for details specific to your business. What is a balloon payment? A balloon payment is a lump sum due at the end of the loan term. It reduces monthly repayments and provides flexibility for managing cash flow. How long are chattel mortgage terms? Loan terms typically range from 1 to 7 years, depending on the lender and your business's financial needs. Can a new business apply for a chattel mortgage? Yes, new businesses with an active ABN may qualify for a chattel mortgage. Low-doc options are also available for those with limited financial documentation. How do I apply for a chattel mortgage?

Simply contact Natloans. We'll guide you through the process, from gathering documentation to securing the best loan option for your needs.

For more information or to start your application, reach out to Natloans today and let us help you find the perfect chattel mortgage solution for your business.

<https://www.natloans.com.au>

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