

Finance Lease Australia | Business Vehicle Leasing

Canonical: <https://www.natloans.com.au/car-loans/finance-lease/>

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Finance Lease

A Smart and Flexible Way to Finance Business Vehicles Get Best Rate Calculate Repayments

A Smart and Flexible Way to Finance Business Vehicles

A finance lease is an effective and flexible option for businesses looking to access vehicles or equipment without upfront ownership. With a finance lease, your business leases the asset for a set period, making regular payments while enjoying its benefits. At the end of the lease term, you have options to purchase the asset, refinance the residual value, or return it.

At Natloans, we specialise in connecting businesses with finance lease solutions tailored to their needs, helping them manage cash flow and maintain operational flexibility.

What is a Finance Lease?

A finance lease is a type of business financing where the lender purchases the vehicle or equipment on your behalf. Your business then leases the asset for an agreed term, paying regular instalments.

While the lender retains ownership during the lease, your business has full usage rights. At the end of the lease, you can pay the residual value to take ownership, refinance the lease, or return the asset.

This arrangement is ideal for businesses that prefer flexibility in managing assets while preserving capital for other business priorities.

Conserve Cash Flow

No upfront capital is required, allowing you to preserve cash for other business expenses or investments.

Tax-Deductible Payments

Lease payments may be tax-deductible if the asset is used for business purposes.

Flexible End-of-Term Options

At the end of the lease, you can choose to buy the asset, refinance the residual value, or upgrade to a newer model.

Access to Quality Assets

Enables businesses to acquire high-quality vehicles or equipment that might otherwise be out of budget.

Fixed Payments for Budgeting

Consistent lease payments simplify cash flow management and financial planning.

How Does a Finance Lease Work?

Step 1: Asset Selection

Your business chooses the vehicle or equipment needed for operations.

Step 2: Lender Purchase

The lender buys the asset and leases it to your business for a specified term.

Step 3: Lease Payments

You make regular payments throughout the lease term, covering the asset's depreciation and interest.

Step 4: End-of-Term Options

At the end of the lease, you can:

Pay the residual value to own the asset.

Return the asset to the lender.

Refinance the residual value and continue using the asset.

Why Choose Natloans for Your Finance Lease Loan?

Extensive Lender Network: Access a wide range of lenders offering competitive terms and rates.

End-of-Term Flexibility: We help you understand your options at the end of the lease to make the best choice for your business.

Tailored Solutions: We customize lease agreements to match your business goals and cash flow.

Simplified Process: From application to approval, we guide you every step of the way.

What Are My Repayments?

See your estimated repayments weekly/fortnightly/monthly.

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 Best Rate

Frequently Asked Questions (FAQ)

What is a finance lease? A finance lease is a business financing arrangement where the lender owns the asset, and your business leases it for a specified term, making regular payments. What types of assets can be financed with a lease? Finance leases are commonly used for vehicles, machinery, and equipment essential for business operations. What happens at the end of a finance lease?

At the end of the lease term, you can:

Pay the residual value to own the asset.

Return the asset to the lender.

Refinance the residual value and continue leasing.

Are finance lease payments tax-deductible? Yes, lease payments may be tax-deductible if the asset is used for business purposes. Consult your tax advisor for details specific to your business. Can a new business apply for a finance lease? Yes, new businesses with an active ABN may qualify for a finance lease. Low-doc options may also be available for those with limited financial documentation. How does a finance lease differ from a chattel mortgage? In a finance lease, the lender owns the asset during the lease term, whereas with a chattel mortgage, the business owns the asset outright from day one. How do I apply for a finance lease? Simply contact Natloans. We'll guide you through the process, from choosing a lender to securing a lease agreement that suits your needs. <https://www.natloans.com.au>

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Bike Loans
Boat Loans
Caravan Loans
Jet Ski Loans
Green Loans
Medical, Cosmetic & Dental Loans
Home Loans
Buy A New Home
Refinance My Home Loan
Buy an Investment Property
First Home Buyers
Low Doc Home Loans
Construction Loans
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