

# Upgrading your trucks and vans - Natloans

Canonical: <https://www.natloans.com.au/upgrading-your-trucks-and-vans/>

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# Upgrading your trucks and vans

##### By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

Whether you want a more powerful engine, sturdier tyres, better mud flaps, or anything in between, there is a plethora of ways you can upgrade your ute or van and take it from 'good' to 'great', by a very large margin — both in terms of looks and function. Every good tradie knows that their drive deserves some love and care now and again, but they know just as well that no matter what it is they're looking for; it'll cost them.

## So, What Are Your Options?

There is a multitude of paths you can take in your search for an upgraded vehicle, among which are:

**Paying straight up** Some might call it the 'path of least resistance', experts would call it a spectacular financial blunder for a big upgrade. The amount of money which could be saved long term and short term but is not, in this instance, is quite a thing to behold, as will be illustrated in the further listed options.

**Cover it with a Car Loan Option** This option can be quite versatile as it allows for the total replacement of a vehicle, rather than just touching it up — if it is indeed beyond usefulness in its current state.

Among these options are such varying paths as: Novated Lease Sale and Leaseback Finance Lease

If you're the barer of a good credit history you may even be eligible for Low-Rate Vehicle Loans, and if you're lucky you could get your hands on a Low Doc Loan.

**The Business Loan Option** The Business Loan option is great, because if your vehicle is indeed for business purposes, then you can save a huge portion of the cost of parts, upgrades and even a new vehicle by having it listed as a business expense! Also useful is the fact that many brokers and lenders

do have specially tailored Business Vehicle Finance Solutions designed to help out a person in just your situation!

**The Personal Loan Option** Let's say that you just want to do a touchup on your vehicle's tires and windscreen, and need to have it done fast due to it being crucial to your business – but, you don't quite have the money you need to afford it at the moment, let's say \$5000. A personal loan can be a great solution for you as it grants you access to the exact amount of money you need and requires relatively little time to process and approve. This would allow to quickly attain the money for repairs and get your vehicle road-worthy and back in business ASAP!

## Where Should I Go From Here?

So you've decided upon a solution, great! If you've chosen to pay up front; good luck and good on you! If you've chosen a loan solution, well, here's what I'd do. Natloans is a finance brokerage with two decades of industry experience and an enormous, continent-wide network of lenders with which they do business. Their team of hardworking and devoted brokers will be more than happy to assess all of your personal preferences and conditions, and tailor a loan solution to fit your ute or van's every need. That being said, what are you waiting for? Call Natloans at 1300 955 791 today!

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