



NEW HOLLAND

AGRICULTURE



CNH
INDUSTRIAL

CAPITAL

FINANCED BY

www.cnhindustrialcapital.com

FINANCING WITH CNH INDUSTRIAL CAPITAL

As the financial division of New Holland Agriculture, CNH Industrial Capital has a proud heritage, one that reflects our strong ties to the Agricultural industry.

Offering equipment finance to the Australian market since 1979, we understand the need for flexible financial solutions. Our in-depth understanding of the markets and our customers is what sets CNH Industrial Capital apart.

Working hard to understand our customers, their goals, their challenges and outlook on the future, the team at CNH Industrial Capital can tailor financial packages and solutions to match their unique business needs and circumstances.

Today, CNH Industrial Capital operates around the globe with almost \$25 Billion in Managed Assets throughout Australia, North America, Europe, the Middle East, Africa, Asia and South America with a wide array of financial products and services.

CNH Industrial Capital has more than 550,000 customers and supports some 3,100 dealers worldwide.

BUILD AND GROW YOUR FUTURE WITH CNH INDUSTRIAL CAPITAL.



Our **State Finance Managers** are dedicated to supporting you. Available to meet with customers, they can assist in structuring finance solutions tailored to individual needs. The **Sales Support team** is also available to assist with quoting and applications.

- ✓ **NO EARLY TERMINATION FEES**
- ✓ **TAILORED EQUIPMENT FINANCE PACKAGES**
- ✓ **OVER 35 YEARS WORKING WITH AUSTRALIAN FARMERS**

LOANS AND GOODS MORTGAGE

Loan and Goods Mortgage enables the customer to immediately receive the benefits of equipment ownership upon purchase.

While CNH Industrial Capital holds a mortgage over the equipment for the duration of the loan.

FEATURES

- Fixed interest rate for the term of the loan.
- Customer can tailor the deposit and payment structures to suit their individual requirements
- A balloon payment is available if required
- Your customer may be able to claim GST as an input tax credit in the Business Activity Statement
- As the individual holds ownership of the equipment, they may be able to claim depreciation and interest costs as tax-deductible expenses





OPERATING LEASE

In simple terms this is a rental agreement. Business customers pay to rent the equipment without having to purchase it and simply return the equipment to the designated dealership at the end of the term.

We offer operating lease as either **Maintained** or **Non-Maintained**.

Maintained includes all scheduled maintenance and servicing during the lease period.

Non-maintained means the customer is responsible for the upkeep of the machine.

FEATURES

- Customer receives the benefit of a replacement machine that is the best and newest technology
- The monthly rentals are tax deductible
- As the equipment is leased, it does not appear on the balance sheet
- Maintained operating lease takes the hassle out of finding someone to service the machine – peace of mind knowing that the dealership will handle servicing

FINANCE LEASE

Choosing a Finance Lease is a good way to expand or update your customer's equipment without tying up their working capital. CNH Industrial Capital purchases the equipment and rents it back to your customer for an agreed period, at fixed rentals.

FEATURES

- The fixed underlying interest rate and fixed rentals for the term of the agreement makes it easier to budget because your customer knows exactly how much they will be paying each month
- Regular rentals may be able to be claimed as a tax-deductible business expense, provided the goods are solely used for business purposes
- The Residual Value is set to reflect the usage of the equipment and Australian Tax Office (ATO) guidelines. The Residual Value is due after the final rental is made

COMMERCIAL HIRE PURCHASE

Commercial Hire Purchase is designed for business customers who want to own their equipment outright at the end of the agreement but want to preserve working capital in the meantime.

FEATURES

- While this product gives benefits of preserving working capital as the customer pays off the equipment, they are still considered the owner for tax and accounting purposes
- Complete ownership of the equipment will pass once final payment is made
- Customers may be able to claim GST as an input tax credit on their Business Activity Statement
- The owner of the equipment may be able to claim depreciation and interest costs as tax-deductible expenses
- A Commercial Hire Purchase will also help to build equity, which can then roll over into their next purchase, as well as spreading the cost of the purchase over a manageable period
- Repayments can be tailored to match your customers income cycles or seasonal requirements

Commercial Hire Purchase not applicable in WA





RENT TO BUY

Rent to Buy allows a customer to get familiar with a machine before making a final decision to commit to purchase. The rental agreement is established over a 6 month period and provides the opportunity to maximise the return on the customer's season while utilising new equipment.

FEATURES

- The rental agreement is based on an hourly rate so the customer is aware of their costs upfront
- Based on a short term rental agreement, the customer will be able to see the benefits and assist in the maximising the return on the upcoming harvest
- A farming season can change quickly; the customer does not need to wait the full six months in the agreement before purchasing the machine outright

HOW TO CONTACT US

WEBSITE



www.cnhindustrialcapital.com

SALES SUPPORT TEAM



1800 807 934 (Option 1)



sales@cnhind.com

HOURS OF OPERATION

8.30am to 5.30pm AEST

CUSTOMER SERVICE TEAM



1800 807 934 (Option 2)



customerservice@cnhind.com

HOURS OF OPERATION

8.30am to 4.30pm AEST

OTHER DEPARTMENTAL EMAILS:

RETAIL UNDERWRITING



apfinancials@cnhind.com

RETAIL SETTLEMENTS



settlements@cnhind.com

RETAIL COLLECTIONS



retailcollections@cnhind.com



FREQUENTLY ASKED QUESTIONS

DO YOU HAVE ANY ESTABLISHMENT FEES?

We apply a \$425 establishment fee to each new loan. Covering the regulatory and administration costs of a new loan agreement, this can be financed or paid upfront upon loan establishment.

DO YOU HAVE MONTHLY LOAN SERVICE FEES?

No, there are no loan service fees on any products offered by CNH Industrial Capital.

CAN I PAYOUT MY AGREEMENT EARLY?

Yes, if you are looking to payout your agreement early, simply contact the Customer Service team to obtain a payout value.

DO YOU CHARGE TERMINATION FEES IF I PAYOUT MY AGREEMENT EARLY?

No, with our Loan and Goods Mortgage, Hire Purchase and Finance Lease agreements, you are only charged the principle amount outstanding and the interest payable to the end of the early payout month.

WHAT TYPE OF INTEREST RATES DO YOU HAVE AND HOW IS INTEREST CHARGED?

We offer fixed interest rates over the life of the agreement. The interest is calculated daily on the loan balance and charged monthly.

HOW DO I UPDATE MY DETAILS SHOULD THEY CHANGE?

Simply contact our Customer Service team who are more than happy to assist with any enquire.





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All applications and rental structures are subject to the fulfilment of CNH Industrial Capital lending criteria. Details in this brochure are of a general nature and it is recommended you speak with a member of the CNH Industrial Capital team for details relating to specific situations. Details of the products and services in this brochure represent only those provided by CNH Industrial Capital Australia Pty Limited. This brochure is not a contract and does not represent a recommendation, opinion or financial, taxation or accounting advice. The recipient should seek appropriate advice and make their own assessment on the product information stated in this brochure.