

Build and Grow your Future



**COMMERCIAL
HIRE PURCHASE**

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. Under a Commercial Hire Purchase agreement, ownership of the equipment will pass once final payment is made.



Benefits

- You can tailor your repayments to match your income cycles or seasonal requirements.
- While this product gives you the benefit of preserving your working capital as you pay off the equipment, you are still considered the owner for tax and accounting purposes.
- A Commercial Hire Purchase will also help to build equity, which can then roll over into your next purchase, as well as allowing you to spread the cost of the purchase over a manageable period.



Features

1

Fixed interest rate for the term of the loan.

2

You may be able to claim GST as an input tax credit in your Business Activity Statement.

3

As the owner of the equipment, you may be able to claim depreciation and interest costs as tax-deductible expenses.



Financing with CNH Industrial Capital

Our company has a proud heritage, one that reflects our strong ties to the agricultural and commercial vehicles 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 customer, their goals, their challenges and outlook on the future, the team at CNH industrial Capital can tailor financial packages and solutions to match your 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.

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