Asset finance: sometimes you need to spend money to make money.

Whether you are a coffee shop owner looking to purchase a new machine or a tradie needing to upgrade your commercial van or vehicle — asset finance could be a great option for you.

Learn more →

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The most common types of Asset Finance

Chattel Mortgage

A commercial loan using the goods as security.

- Repayments can be structured over a range of terms — usually 1 to 7 years.
- Interest rates are usually lower than unsecured loans and are generally fixed.
- Repayments can be fixed at the same amount each month or can be structured to fit your seasonal cash flow requirements.
- You own the financed asset up-front, so it appears as an asset on your balance sheet as well as the finance showing as a liability.
- A balloon payment can be set at the end of the term to lower your monthly payments.

Capital Raise

Allows businesses to unlock cash from assets already owned or partially owned.

- Generally funded via a Chattel Mortgage product.
- Utilise equity in assets to assist with cashflow or business working capital requirements.
- Equipment is used solely as security.

Goods that may be able to be funded

- Passenger and light commercial vehicles
- Industrial plant and commercial equipment
- Transport equipment
- Earthmoving equipment
- Agricultural equipment
- Office equipment and fit outs

Asset finance benefits

Asset finance gives you a lot more benefits than simply preserving the all-important cash flow and working capital.

It can generate immediate income, the repayments let you budget more accurately, and you can reduce your maintenance costs with new equipment.

Plus, it is a good opportunity for you to avail of the government tax incentive for the purchase of assets.

More information on this can be found on the ATO website.