

myFord **FINANCE**



Feel the difference

Personal Financial Options²

Active Loan

The **Active Loan** is designed to allow you to keep it simple and choose your repayment period (up to 5 years) and make regular monthly instalments, with a fixed interest rate. You can repay the **Active Loan** in full by equal payments over your chosen loan period OR you can defer part of the cost of your Ford to the end of the **Active Loan** with a larger final payment – this enables you to lower your regular monthly instalments.

You can also make additional payments throughout the lifetime of the loan that will lower the amount of interest you pay and shorten the term of the loan. In addition, you can choose to fully repay your **Active Loan** early³ and own the vehicle sooner.

If you choose to have a larger final payment, then when it falls due you have three options:

| **Buy a New Ford: trade in your existing vehicle and use its value towards paying the final payment and enter into a new Active Loan.**

| **Keep your Ford:** pay the final payment or refinance⁴ the final payment for up to 3 more years.

| **Sell your Ford:** Pay the final payment and sell your vehicle.

Active Loan benefits:

- | Suitable for non-business customers,
- | Choose from a range of deposits,
- | Choose your repayment period, up to 5 years,
- | Add flexibility by tailoring your final instalment,
- | Regular fixed monthly instalments,
- | Fixed interest rate,
- | At the end of the **Active Loan**, you have 3 options

Ford Personal Lease

Allows the advantages of leasing for private customers, and is suitable when you use the vehicle for personal use. You can tailor your monthly payments by selecting the term (up to 5 years) and residual value, with payments in advance or arrears. This product has fixed monthly rental repayments and puts you in control of your financial budget.

Ford Personal Lease benefits:

- | Suitable for non-business customers,
- | Choose a range of deposits,
- | Choose your repayment period, up to 5 years,
- | Add flexibility by tailoring the residual value,
- | Regular fixed monthly rental instalments,
- | Choices are available at the end of the **Ford Personal Lease**⁵



Financial Solutions to meet your individual needs

Choosing the right vehicle and finding the right financial package has been made easier with myFord Finance¹. Whether you're a private purchaser or you're choosing a Ford for business, we have a wide range of flexible finance and lease products, tailored to make your life easier. After all, the right car needs the right financial package to complement your lifestyle.

Business Financial Options

Ford Advantage Plan

This is a **Chattel Mortgage** which offers business ABN registered customers tax effective advantages that assist with cash-flow. If you are a customer that accounts for GST in your business operations on a cash basis, the product may assist you to claim back some, or all, of the vehicle's GST.

The vehicle is owned by you and you can tailor your payments by selecting the term (up to 5 years) and incorporating a larger final payment. Other flexible arrangements to match your cash flow can be arranged, such as seasonal payments and/or the GST refund being paid into the loan to reduce your regular monthly repayments and interest charges. Interest rates are fixed for the life of the loan. If the vehicle is used for income generating purposes, the interest charges and depreciation on the vehicle may be tax deductible.

Ford Commercial Plan

This product is a **Commercial Hire Purchase** which offers business users advantages that assist with cash-flow. The business user can tailor **Ford Commercial Plan** by selecting the contract term (up to 5 years), include a deposit, and nominate a larger final instalment to lower the regular monthly instalments to suit your budget. If the vehicle is used for income generating purposes, the interest charges and depreciation on the vehicle may be tax deductible.

Ford Finance Lease

This Finance lease product is tax effective and allows the business customer to utilise a vehicle without tying up capital. The lease can be tailored with rentals in advance or arrears, flexible terms up to 5 years and a residual value that is set to reflect the vehicle's usage and ATO guidelines. GST is included in each rental and the residual value.

If your business has an ABN, you may be able to claim as an Input Tax Credit (ITC). Where the vehicle is used solely for business purposes, a tax deduction of the full rental may be deductible.

Ford Novated Lease

This product enables employees to salary-package their vehicles. The employee selects their Ford and, in conjunction with their employer, signs a novated lease agreement for an agreed term (up to 60 months) with monthly rentals and a final residual payment which is based on the minimum according to ATO guidelines. The monthly lease rentals, net of GST, are taken from the employee's pay reducing taxable income.

The employer pays the full monthly rental including GST to myFord Finance and may be able to claim the GST as an Input Tax Credit.





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Product Features	Active loan (Consumer Loan)	Personal Lease	Advantage loan (Chattel Mortgage)	Commercial Plan (Commercial Hire Purchase)	Finance Lease	Novated Lease
Vehicle Ownership at contract end	✓	Choices Available ⁵	✓	✓	Choices Available ⁵	Choices Available ⁵
Private Use	✓	✓	x	x	x	x
Business use	x	x	✓	✓	✓	✓
Term - months	12 to 60	12 to 60	12 to 60	12 to 60	12 to 60	12 to 60
Deposit	Optional	Optional	Optional	Optional	x	x
Fixed Repayments	✓	✓	✓	✓	✓	✓
Fixed Interest rates	✓	x	✓	✓	x	x
Balloon / Residual payment	✓	✓	✓	✓	✓	✓

x = Not applicable

IMPORTANT NOTICE:

This information has been prepared to provide you with a general introduction to myFord Finance Products only. It is recommended that customers consider the full Terms and Conditions available on request through an authorised myFord Finance representative prior to making a decision. 1.myFord Finance is a registered business name of Macquarie Leasing Pty Limited ABN 38 002 674 982 (ML) who is the financier of these products. ML is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth), and ML's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of ML. 2.The Active Loan and Ford Personal Lease are regulated by the National Credit Code. ML is the credit provider/lessor of these products under Australian Credit Licence. 3.An early full repayment fee applies if you payout your Active Loan early. 4.All applications (including refinance applications) are subject to ML's prevailing lending criteria. Terms and conditions apply. Fees and charges may be applicable. 5.Choices available at the end of lease: · Offer to purchase the vehicle (subject to our agreement); or · Return the vehicle and recompense us for any loss on sale (and be remitted any profit).

