

Consumer Loan

A **Consumer Loan** is typically used by individuals to purchase a car where there is no business use of the vehicle and it does not form part of any salary packaging arrangement. With car loans, the car is the security against the funds borrowed to acquire the car. As the financier holds the car as security, their risk of loss is reduced, and as such a much more competitive interest rate can be offered than for standard personal loans.

Benefits

The benefits of a Consumer Loan are:

- Repayments are fixed for the period of the loan.
- In general, the interest rate on a personal car loan is significantly less than standard personal loans.
- You can finance the total purchase price of the car.
- Compared to adding the vehicle to an existing mortgage, a consumer car loan ensures you make regular payments over a period of 12-60 months, instead of spreading your vehicle repayments over the life of a home loan, for a period as long as 30 years. Avoiding this can save you many thousands of dollars and stop you paying many times the car's purchase price in interest payments.

To obtain a Consumer Loan quotation tailored for you, please complete our attached finance enquiry form, alternatively call our friendly finance consultants on [1300 132 725](tel:1300132725).

Contact Details:

Southgate Fleet Management Pty Ltd/Southgate Financial Services Pty Ltd

Telephone: 1300 132 725

E-mail: support@southgatefinancial.com.au

Website: www.southgatefinancial.com.au

Disclaimer: We recommend that prior to entering into any financial arrangement that you seek independent financial advice. The information contained herein is of a general nature only and does not take into account your personal circumstances. Southgate Financial Services Pty Ltd, its agents, employees and lenders accept no responsibility for any loss that may arise.

NEW VEHICLE AND/OR LEASE QUOTATION REQUEST

Contact Person: _____ Date: _____

Company/Organisation: _____

Phone: _____ Fax: _____

Delivery State: _____ Delivery Suburb: _____

Vehicle is to be registered in the name of an: Organisation (Specify: _____) Individual

New Vehicle:

Make & Model: _____

Body: Sedan Wagon Hatch 3 Door Hatch 5 Door Other _____

Transmission: Automatic Manual

Fuel: Petrol Diesel LPG

Engine: 4 Cyl 6 Cyl 8 Cyl

Engine Capacity: _____ Litres

Required Options:

- | | | |
|--|--|---|
| <input type="checkbox"/> Air Conditioning | <input type="checkbox"/> Mud Flaps F & R | <input type="checkbox"/> Window Tint |
| <input type="checkbox"/> Metallic Paint | <input type="checkbox"/> Mud Spats F & R | <input type="checkbox"/> Headlight Protectors |
| <input type="checkbox"/> Cruise Control | <input type="checkbox"/> Floor Mats F & R (Carpet) | <input type="checkbox"/> Bonnet Protector |
| <input type="checkbox"/> ABS | <input type="checkbox"/> Floor Mats F & R (Rubber) | <input type="checkbox"/> Tow Bar (_____ kg) |
| <input type="checkbox"/> Air Bag - Driver | <input type="checkbox"/> Weathershield - RH | |
| <input type="checkbox"/> Air Bag - Passenger | <input type="checkbox"/> Weathershield - LH | |

Other: _____

Trade In Vehicle (if applicable):

Make & Model: _____ Registration Number: _____

Contact Person: _____ Phone: _____

Location: _____

Date (if applicable): _____ Time (if applicable): _____

NOTE: Where a date or time is specified, it is recommended that at least 3 business days notice is given to ensure valuers can set aside the requested date or time.

Finance/Leasing:

If you require assistance in choosing the appropriate lease type/term, please check this box.

Operating Lease

- Fully Maintained
- Non Maintained
- Term (years/total klm's): _____
- Term (years/total klm's): _____
- Term (years/total klm's): _____

Finance Lease

- Finance Lease#
- CHP#
- Chattel Mortgage#
- Novated Finance Lease#
- Fully Maintained Novated Finance Lease#*
- # Term (years/residual): _____
- * Term (total klm's): _____

Specialty Product (Organisations at Government Pricing Only)

- 12 Months Interest Only 9 Months Interest Only