

NEW ZEALAND

The Equipment Finance *Specialist*



CNH
INDUSTRIAL | CAPITAL

FINANCING WITH CNH INDUSTRIAL CAPITAL

LEVERAGING OUR GLOBAL EXPERIENCE IN THE AGRICULTURE, CONSTRUCTION AND COMMERCIAL VEHICLES MARKETS, CNH INDUSTRIAL CAPITAL IS NOW AVAILABLE IN NEW ZEALAND, OFFERING EQUIPMENT BUYERS FLEXIBLE AND CONVENIENT FINANCING OPTIONS FROM PEOPLE WHO 'LIVE AND BREATHE' THESE INDUSTRIES.

As the captive financier for CNH Industrial, one of the world's largest equipment manufacturers, we offer unrivalled knowledge of capital equipment finance, specialising exclusively in this area. We also work hard to better understand our customers, their goals and their challenges, which allows us to develop flexible financing solutions to best suit their requirements and circumstances.

With an impressive global presence which includes almost \$25 Billion in Managed Assets throughout Australia, North America, Europe, the Middle East, Africa, Asia and South America, CNH Industrial Capital has more than 550,000 customers and supports some 3,100 dealers worldwide.

We're excited to add New Zealand and are pleased to have 55 leading equipment dealerships across the country offering our financial solutions and industry expertise to prospective farming machinery, construction equipment and truck and van owners.

ASSET LOAN

Also referred to as a Chattel Mortgage, an Asset Loan enables you to immediately receive the benefits of equipment ownership upon purchase. Under an Asset Loan, 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.



You may be able to claim the GST component when filing your return.



You can propose a balloon or final payment to suit you.

Benefits

- You can tailor your repayments to match your income cycles or seasonal requirements.
- You decide the deposit and payment structures to suit your individual business requirements.
- As you hold ownership of the equipment, you may be able to claim depreciation and interest costs as tax-deductible expenses.

WHY CNH INDUSTRIAL CAPITAL IS THE PERFECT FINANCE PARTNER

- 1 We finance what we manufacture so we have a unique understanding of the equipment and your finance requirements
- 2 Our understanding of your industry means we provide tailored financial solutions around your income cycles or seasonal requirements
- 3 No ongoing fees or early termination penalties
- 4 Our equipment finance solutions preserves your other credit facilities for more general needs
- 5 We have the strength of one of the world's largest capital goods manufacturer to provide you with tailored finance solutions

“We are genuine equipment experts so we understand the financing needs of our customers.”

FINANCE LEASE

Choosing a finance lease is a good way to expand or update your equipment without tying up working capital. CNH Industrial Capital purchases the equipment and rents it to business customers for an agreed period, at fixed rental rates.

Features



Fixed interest rate for the term of the loan.



GST on rental rates may be recoverable in whole or part.



You can tailor your repayments to match your income cycles or seasonal requirements.

Benefits

- The fixed underlying interest rate and fixed rental rates for the term of the agreement make it easier on your budget because you know exactly how much you will be paying each month.
- Regular rental rates may be able to be claimed as a tax-deductible business expense, provided the goods are solely used for business purposes.
- As you hold ownership of the equipment, you may be able to claim depreciation and interest costs as tax-deductible expenses.

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All applications and rental structures are subject to the fulfillment of CNH Industrial Capital lending criteria. 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. The information in this brochure is current as at 01-10-2020 and should be treated as a guide only.