



CAPITAL

# NEW ZEALAND



*The Equipment Finance Specialist*







# INTRODUCING 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 to the list, 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, truck and van owners.

Kind Regards,



Aaron Bett - Managing Director  
Australia and New Zealand



# THE COMPANY BEHIND OUR FINANCE SERVICES

**CNH INDUSTRIAL IS ONE OF THE WORLD'S LARGEST EQUIPMENT AND POWERTRAIN MANUFACTURERS WITH LEADING BRANDS INCLUDING CASE IH, NEW HOLLAND AGRICULTURE, CASE CONSTRUCTION AND IVECO.**

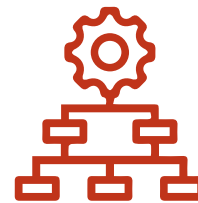
The group employs more than 63,000 people in 67 manufacturing plants and 56 research and development centres across 180 countries. Through our 12 brands we make the machines that keep agriculture, construction and commercial vehicles growing.

From tractors and combines to trucks and buses, emergency vehicles, on and off highway vehicles, we design, produce, sell and support machines for all manner of work. We are also at the leading edge of the development of alternate fuels and engine technologies to achieve sustainable farming and transport practices.

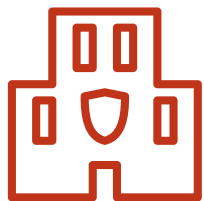
Our global presence and broad reach also mean that we share technology between our brands and can capitalise on opportunities for growth, which allows us to pursue our ambition to become leaders in every sector in which we operate.



US **\$28.1<sub>b</sub>**  
REVENUE\*



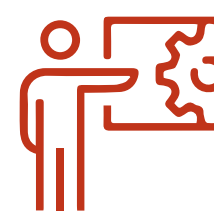
**12**  
BRANDS



**67**  
PLANTS



**5,700**  
INDIVIDUALS DEDICATED TO  
INNOVATION



**56**  
R&D  
CENTRES

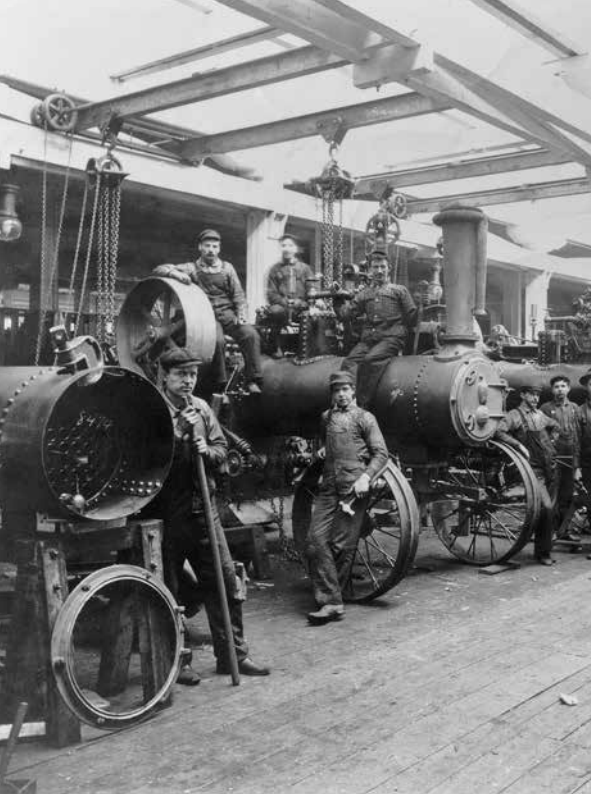


**63,499**  
EMPLOYEES



**180**  
NATIONAL  
MARKETS





# A PROUD HISTORY

1842

## **JEROME CASE**

CASE is founded in Racine, Wisconsin, USA by Jerome Case

1899

## **FIAT**

Giovanni Agnelli founds with other entrepreneurs the Fabbrica Italiana Automobili Torino (FIAT)

1960's

## **NEW HOLLAND CREDIT**

New Holland Credit was founded in North America

1979

## **CASE CREDIT AUSTRALIA**

Case Credit Australia founded by J.I. Case in response to the growing difficulties that farmers faced obtaining finance

1895

## **ABE ZIMMERMAN**

New Holland is established in New Holland, Pennsylvania USA

1957

## **CASE CREDIT**

Case Credit was founded in North America

1975

## **FIAT FORMS IVECO**

Merging operations of several truck brands

1998

## **NEW HOLLAND CREDIT**

New Holland Credit Australia was founded. Previously used by the Primary Industry Bank of Australia as their white label product



# 1999

## **CNH MERGER**

Case IH and  
New Holland merge  
to form CNH Global

# 2005

## **INTRODUCING CNH CAPITAL**

CNH Capital was  
introduced into the market

# 2014

## **CNH INDUSTRIAL CAPITAL LAUNCHED**

CNH Capital re-brands their  
logo as CNH Industrial Capital

# 2020

## **CNH INDUSTRIAL CAPITAL NEW ZEALAND**

CNH Industrial Capital  
launches into the  
New Zealand market



# 1999

## **CNH CAPITAL FORMED**

Case Credit and  
New Holland Credit  
merge to form  
CNH Capital

# 2013

## **LAUNCH OF A NEW ORGANISATION**

CNH Industrial N.V. is born,  
following the merger of FIAT  
Industrial and CNH Global

# 2019

## **CNH INDUSTRIAL CAPITAL AUSTRALIA**

Celebrates 40 years  
supporting customers in the  
Australian market



# KEY BRANDS IN NEW ZEALAND



## Case IH

The Case IH brand and its iconic red colour embody the tradition of leadership in agricultural equipment. Reliability and quality are at the heart of the full line of agricultural equipment, ranging from tractors to combine harvesters and tillage implements. The brand represents more than 175 years of expertise in the industry, including the legacies of Case, International Harvester and David Brown.

22 branches in New Zealand providing product and customer support.



## New Holland Agriculture

New Holland Agriculture offers a complete product offering specialising in livestock, hay & forage, small seed crops, orchards and vineyards, with more than 400 models in over 100 product lines. The brand is committed to supporting the sustainable development of agriculture. This promotes the use of renewable fuels, systems to reduce emissions, technological tools and sustainable agricultural practices.

26 branches in New Zealand providing product and customer support.







## Case Construction

In the business of earth moving for more than 175 years, CASE sells and supports a full line of construction equipment around the world, including the first ever factory integrated backhoe loader right through to today's excavators, motor graders, wheel loaders, vibratory compaction rollers, crawler dozers, skid steers, compact track loaders and rough-terrain forklifts. Through CASE dealers, customers have access to a truly professional partner with world-class equipment and aftermarket support, industry-leading warranties and flexible financing.

4 branches in New Zealand providing product and customer support.



## IVECO

The brand designs, manufactures and sells a huge range of light, medium and heavy commercial vehicles for on and off-road use. With over 150 years of experience, IVECO has been committed to creating safe, efficient and sustainable vehicles. The brand is the only producer offering ecological diesel and natural gas engines on all of its range, and was the first commercial vehicle manufacturer to make a substantial investment in natural gas, developing engines optimized to use CNG (compressed natural gas) and LNG (liquefied natural gas).

4 branches in New Zealand providing product and customer support.



# 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. ”*







# WE STAND BY YOU RAIN HAIL OR SHINE

CNH INDUSTRIAL CAPITAL HAS BEEN WORKING ALONGSIDE THE AGRICULTURE, CONSTRUCTION AND COMMERCIAL VEHICLES SECTORS FOR OVER 60 YEARS TO KNOW THAT EVEN THE BEST LAID PLANS CAN GO AWRY.

Over the years we've seen drought, floods, forest fires and other natural disasters, as well as economic downturns, but we're still here operating and so are our clients. We know that running a business isn't easy and through challenging situations we stand by our customers in long-term partnership.

With a thorough knowledge of the industries in which we operate, CNH Industrial Capital will work to support you and your business.

# OUR FINANCE PRODUCTS

## 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.

## 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.
- No deposit is required, so you can get the equipment you need even if you don't have a lot of capital available.









# FREQUENTLY ASKED QUESTIONS

## **Do you have any establishment fees?**

We apply a once-off establishment fee to each new loan. This fee covers the regulatory and administration costs of a new loan agreement and can be financed or paid upfront upon loan establishment.

## **Do you have monthly loan service fees?**

No, there are no loan service fees on any products offered by CNH Industrial Capital.

## **Can I payout my agreement early?**

Yes. If you are looking to payout your agreement early, simply contact our customer service team to obtain a payout value.

## **Do you charge termination fees if I pay out my agreement early?**

No. With our Asset Loan you are only charged the principle amount outstanding and the interest payable to the end of the early payout month.

## **What type of interest rates do you have and how is interest charged?**

CNH Industrial Capital offers fixed interest rates over the life of the agreement. The interest is calculated daily on the loan balance and charged monthly.

## **What flexibility do I have with my loan repayment structure?**

Depending on your specific industry and cash flow, we can structure repayments to suit. This could include annual, half yearly, quarterly and monthly repayment structures.

## **How do I apply for finance?**

Contact your local dealership to discuss the finance options available. Our dealer locator on our website will assist you in finding their details. Alternatively, you can contact our customer service team.



# CUSTOMER SERVICE DETAILS

At CNH Industrial Capital we work hard to better understand our customers, their goals and their challenges. This allows us to develop flexible financing solutions to best suit their requirements and circumstances. Our customer service team is here to support you in all aspects of your finance from applying to payments to account changes.



## Enquiries

For any enquiries regarding our finance solutions, our customer service team is available to assist through our online enquires, email or telephone.



## Website:

To find out how to apply for finance, make a payment or more about our products and services visit us online.



## Our Dealer Network:

With over 55 dealer branches across New Zealand, contact your local dealership and discuss your new equipment purchase. Visit our website to find your closest dealer.



## Your Feedback

We pride ourselves on the ability to service your needs throughout the life of your equipment loan. Please provide us feedback at [customerservice@cnhind.com](mailto:customerservice@cnhind.com).



## Contact Details


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