

# NORWEST-FINANCE

## Lease, CHP & Chattel Mortgage Rates

BULLETIN NO: Two (2) DATE ISSUED: 28/3/2007

### A. LEASE - CARS & TRUCKS

Goods	Dep Rate	RV	36 Mths	48 Mths	60 Mths
Sedans S/Wagons					
Light Commercials (up to 4 yrs)	25.00%	50%	8.30%	N/A	N/A
<b>If over \$50,000 Deduct 0.20% (over \$57,009 CHP Rate applies)</b>		45%	8.30%	8.25%	N/A
If Under \$18,000 Add 2.25% or		35%	N/A	8.25%	8.20%
If Under \$10,000 Rate 20%		25%	N/A	N/A	8.20%
Sales Reps x Com		40%	8.15%	N/A	N/A
Travellers Cars	40.00%	35%	8.15%	N/A	N/A
Travelling over 30,000 km p.a.		30%	8.15%	N/A	N/A
(Max 48 mths term for used cars)		25%	N/A	8.10%	N/A
(up to 2 yrs old N.B. 60 mths )		20%	N/A	8.10%	8.05%
(term new cars only )		15%	N/A	N/A	8.05%
Commercial Vehicles over 1 tonne and Up to 3.5 tonnes- (up to 4 yrs old)	16.66	60%	8.70%	N/A	N/A
Amounts Financed \$18,000 – \$99,999		55%	N/A	8.70%	N/A
		50%	N/A	N/A	8.70%
Amounts Financed over \$100,000	16.66	60%	8.50%	N/A	N/A
		55%	N/A	8.50%	N/A
		50%	N/A	N/A	8.50%
Commercials over 3.5 tonne & Heavy Haulage (up to 4 yrs old )		60%	8.75%	N/A	N/A
Amounts Financed \$18,000 - \$99,999	26.67%	55%	N/A	8.75%	N/A
		50%	N/A	N/A	8.75%
Amounts Financed over \$100,000.00	26.67%	60%	8.55%	N/A	N/A
		55%	N/A	8.55%	N/A
		50%	N/A	N/A	8.55%

### B. LEASE RATES - PLANT & EQUIPMENT REFER PAGE 2 HEREWITH

### C. CHP & C/MTGE

Goods	Amount Financed	36 Mths	48 Mths	60 Mths
Sedan S/Wagon & Commercials (excludes Large Trucks over 3.5 Tonnes & H/Haulage) (up to 4 yrs old)	Over \$18,000	8.30%	8.30%	8.30%
	Over \$50,000	8.15%	8.15%	8.15%
“	\$10,001 - \$18,000	10.00 %	10.00%	N/A
“	\$5,000 - \$10,000	20.00%	20.00%	N/A
Trucks over 3.5 Tonnes , Heavey Haulage & Plant & Equipment (up to 4 yrs old)	\$18,000 - \$99,999	8.40%	8.40%	8.40%
	Over \$100,000	8.20%	8.20%	8.20%
Heavy Haulage & Plant & Equipment	\$10,001 - \$18,000	10.00%	10.00%	N/A
Heavy Haulage & Plant & Equipment	\$5,000 - \$10,000	20%	20%	N/A

\* (COMPUTERS PREFERRED MAXIMUM TERM 36 MTHS NIL BALLOON - ANY PROBLEMS CALL OUR OFFICE)

# Plant & Equipment Rates

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LEASE RATES FOR PLANT AND EQUIPMENT - UP TO 4 YEARS OLD

## PLEASE CHECK RATES & STRUCTURE WITH OUR OFFICE

<u>Depreciation Rate (D/V)</u>	<u>Min RV % of Cost</u>	<u>Term Mths</u>	<u>\$10,000 - \$18,000</u>	<u>\$18,001 - \$99,999</u>	<u>Over \$100,000</u>
6.66% DV	60	36	10.25%	8.60%	8.40%
10.0% DV	55	48	10.25%	8.60%	8.40%
	50	60	N/A	8.60%	8.40%
13.3% DV	55	36	9.90%	8.50%	8.30%
15.00% DV	45	48	9.90%	8.50%	8.30%
16.66% DV	35	60	N/A	8.50%	8.30%
18.10% DV	45	36	9.90%	8.50%	8.30%
20.00% DV	35	48	9.90%	8.50%	8.30%
22.10% DV	25	60	N/A	8.50%	8.30%
25.00% DV	37.5	36	9.90%	8.35%	8.15%
26.67% DV	25	48	9.90%	8.25%	8.05%
28.57% DV	15	60	N/A	8.25%	8.05%
30.00% DV	25	36	9.85%	8.20%	8.00%
40.00% DV	10	48	9.65%	8.30%	8.10%
50.00% DV	5	60	N/A	8.30%	8.10%

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### NOTE:

- A. Rates quoted are minimums - maximum brokerage payable at above rates 3.0% of amount financed.
  - B. Maximum term under \$18,000 - 48 months. **Terms under 24mths will need higher rates – check with our office**
  - C. Quotes will be held current for 7 days only.
  - D. **Used goods (outside above terms) will attract an extra 0.50% rate as a general rule.**
- If you are unsure of our policy etc. or wish to vary term, RV etc. do not hesitate to contact our lending staff.

Norwest-Finance – Leasing – Commercial Finance - Rates

Phone: Free call 1800 756267 Fax: 02 8572 6087

Email: [erik@norwest-finance.com.au](mailto:erik@norwest-finance.com.au)