



DELIVERING THE FUTURE



EQUIPMENT FINANCE

TCF Services Pty Ltd now has the ability to offer Equipment Finance as an additional value added feature, via our association with a selection of some of Australia's leading Equipment Finance Companies.

Due to our position as an advisor to our clients in facilitating the delivery of grants for the purchases of Capital items such as Plant and equipment, computer hardware and software, TCF Services are ideally placed to provide Equipment finance solutions.

Key features and benefits

Equipment Finance offers many benefits to your business, including:

- A range of finance products, including Finance Lease, Asset Purchase, Progressive Drawdown Lease (for equipment builds, fitouts etc), Chattel Mortgage, Equipment Rental and Forward Start Rates (conditions apply).
- It frees up your valuable cash so that it can be invested in other areas of your business, potentially providing an opportunity to achieve a greater return on those funds.
- No need to tie up your existing banking/lending lines. Equipment Finance will generally be assessed on the basis of the actual equipment. Additional security would not normally be sought unless absolutely necessary. Where, it may be required, we would normally look for any other unencumbered equipment, rather than 'bricks and mortar'.

- Inherent tax benefits. Tax deductibility of lease rentals and tax deductibility of interest charges and depreciation for asset purchase transactions. We recommend that you liaise with your accountant as to which option is more suitable, depending on your own individual position.
- Ability to finance most types of equipment required to operate a business, including Trucks, Buses, Industrial & Manufacturing Equipment, Medical Equipment, New Motor Vehicles Fleets & Forklifts.
- Ability to link the equipment finance with a trade finance solution for equipment being imported from overseas.
- Better cash flow management and more accurate budgeting through fixed payments.
- Flexibility to structure payments to more closely co-ordinate with your business activities and income.

The TCF Way

Given that we normally hold the majority of the financial information required by a financier to assess a finance application, it makes sense that we offer the "One Stop" solution. This also gives us the ability to make life as easy as possible for you when you lodge an application with us.

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