

# Customised Commercial and Personal Finance for Business Owners



## FINANCE FOR JUST ABOUT ANY REASON

With over 30 years' experience, the experts at **XPS Finance** have the professional skills to tailor a loan to suit your needs. Whether you're looking for a personal loan from \$1000 or funding for a property development worth \$10 million dollars, we can arrange finance in a fast and confidential manner.

**XPS Finance** can search through hundreds of loans offered by all the major banks and finance companies to find the one to best suit your needs. Our relationship with second chance financing companies may allow us to assist people with credit impaired records.

## BUSINESS PRODUCTS: OFFER TO HIRE, FINANCE LEASE AND CHATTEL MORTGAGE

Each Business product available offers different advantages in terms of GST, tax deductibility and government duties. Please consult a tax advisor for details.

### BENEFITS TO BUSINESS:

- **PRESERVE WORKING CAPITAL** – Immediate access to vehicles and equipment without paying for them upfront.
- **NO DEPOSIT** – 100% finance is available to approved customers.
- **EASIER CASH FLOW MANAGEMENT** – Payment terms can be matched to your business income.
- **WON'T TIE UP EXISTING ASSETS** – The item being purchased is normally sufficient security for the finance.
- **TAX BENEFITS** – Significant tax benefits may apply if the goods being financed are used to produce income. Please contact a tax advisor for details.

## COMMERCIAL AND PERSONAL FINANCE

Let **XPS Finance** take the hassle out of your next big purchase. With just one call we can arrange:

- Motor vehicles - new and used
- Trucks and trailers
- Buses and coaches
- Earthmoving and construction equipment
- Agricultural equipment
- Mining equipment
- Professional business equipment
- Medical equipment
- Personal marine craft
- Sheds
- Other lifestyle assets

## FINANCE FOR JUST ABOUT ANY REASON

**XPS Finance** can also arrange hassle-free finance for just about any reason:

- New/used equipment
- Investment properties
- Low-doc equipment facility
- Factoring services
- Credit impaired options
- Non-conforming personal and commercial finance
- Debt consolidation
- Refinancing

The contents of this brochure may change without notice. Conditions apply. XPS Finance Group representatives cannot offer financial or tax advice.

**APPLY ON-LINE**



**FINANCE GROUP**

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