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HALLMARK FINANCE PRODUCTS AND SERVICES

Personal Use

A Hallmark Finance car loan is the ideal way to finance your new car. Whether you are buying a new or used car from a dealer, at auction or from a friend we'll make it quick and easy. If you've already found your car, give us a call now on 1300 854 655. If you're just looking at the moment we can sort out a pre-approved loan so you can shop around for the right car with confidence. Whichever it is, we're here to help you with a great rate and peace of mind.

Business

Hallmark Finance can tailor car loans to meet your business needs. We offer competitive rates, flexible loan terms and fast approval to take all the pain out of buying a new car. Give us a call on 1300 854 655.

Leasing & Hire Purchase

Leasing or hire purchase contracts can allow a small business to buy or hire vehicles, equipment, technology or any other item. At Hallmark Finance we can arrange leases and hire purchase agreements to suit any short, medium or long term requirements. We can also provide details of each product to your accountant, so that you get the right advice on the type of product and structure that best suits your business needs. It's important to know exactly what you're getting into and what works best for you or your business. Our broad range of commercial products, flexible structuring options and fast approval process make arranging your next lease or hire purchase easy.

Interest Rate

An interest rate is the rate at which interest is paid by a borrower for the use of money that they borrow from a credit provider. There are many factors affecting the rate you may receive, including, but not limited to:

- your credit rating relative to other borrowers and how well you have managed debt in the past;
- your residential profile such as whether you own, are buying or renting your home;
- your employment profile which takes into account your occupation, employer profile and length of time employed in each job;
- the type of goods you are buying (car, boat, bike, truck, equipment etc.);
- the amount you are borrowing and the loan amount relative to the value of the goods being financed; and
- the structure of the loan.

In order to determine an indicative interest rate, you will need to contact us and let us know information such as how much you are looking to borrow and over what term you wish to borrow the money. In order to determine the exact interest rate we will be able to arrange for you, you will need to complete a full application.

New and Used Motor Vehicles

Low doc loans: Vehicles must be purchased from a dealer only. At the end of the loan term, maximum age of vehicle 8 years. Loans are available up to \$100,000. Rates start from 7.99%*.

Other application loans for motor vehicles up to 4 years old start from 7.65%*

Plant and Equipment

Low doc loans: Asset loans up to \$35,000 are available for office equipment, factory and building equipment and medical equipment. Rates start from 13.95%*.

Other application loans for new plant and equipment start from 8%*. Computers, fixtures and fittings start from 10.6%*.

Motor Vehicles and Plant and Equipment

Customers working in certain professional categories may also be eligible for **low doc loans.

- Motor Vehicles up to \$150,000
- Plant and Equipment up to \$100,000

Upgrade or Replacement

Loans are available for upgrading or replacing an existing piece of equipment with a newer more suitable asset.

- Plant & Equipment up to \$60,000
- Motor Vehicles up to \$150,000
- Earthmoving, Mining and Trailers up to \$250,000
- Trucks and Buses up to \$500,000

Restaurant Equipment

Rent – Try – Buy rental agreements are available for the food services industry. This can include entire fit-outs for example, equipment; benching cold rooms and POS systems or a refurbishment of existing equipment etc.

*Terms and conditions apply. Rates, where noted, may vary and are subject to change.

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