Could your next vehicle help save your business money?

A practical guide to flexible business vehicle finance, designed to help Australian businesses explore ways to support cash flow, access potential savings and make more confident vehicle decisions.

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A smarter way to drive business savings

Running a business means watching cash flow, expenses and long-term plans closely. When it's time to buy or upgrade a vehicle, it can feel like a major expense.

But for many Australian businesses, the right vehicle and finance structure can do more than simply get you from A to B. It may help you manage repayments, protect working capital, unlock potential tax advantages^ and, in some cases, access pricing opportunities that are not always available to smaller operators.

Understanding the finance options available for your next ute, van, company car, or even work machinery, may be a smart financial decision for your business.

This guide is here to help you:

- Understand finance options commonly available for business vehicles
- Get a sense of the types of vehicles and mobile machinery that can often be financed
- Learn about potential savings and cash-flow benefits available
- Feel more confident when discussing when securing your next business vehicle

This guide is intended to inform Australian companies and sole traders considering business vehicle finance. Speak with your accountant or financial adviser for advice specific to your situation.

What kinds of vehicles or work machinery can you finance?

If your business relies on mobile assets, you're not limited to just cars or vans. Many business-finance structures can also apply to:

- Work utes and dual-cab utilities
- Delivery vans and commercial wagons
- Passenger cars or company sedans / SUVs
- Light commercial vehicles
- Work machinery - for example, small transporters, mobile plant equipment, or service vehicles (must be mobile and registered for business use).

These are all assets that help you run your business, and many of them can be financed via asset finance. The right approach depends on your business needs, how you use the vehicle or machinery, and how long you plan to keep it.

Choosing a finance structure for these assets can help protect cash flow while giving you ownership from day one. The suitability of any structure should be assessed with your accountant and a licensed credit provider or credit representative.

Why Australian businesses choose Chattel Mortgages

There are several ways to finance a business vehicle in Australia, and the right option depends on your business structure, how the vehicle will be used, and what makes sense for your cash flow and tax position.

A Chattel Mortgage is one option some businesses explore because it can offer flexibility in how repayments are set up.

We'll cover the basics here so you can have a more informed conversation with your accountant and a licensed credit provider or credit representative.

Here's how it typically works:

1. You select the vehicle or machinery you want.
2. You own it from the moment the finance begins; the lender takes a mortgage over the asset until the loan is repaid.
3. You make regular repayments, and you may have the option of a balloon payment (a lump sum at the end) to help reduce your weekly or monthly repayments.

Reasons businesses often consider this structure include:

Cash flow control:	Balloon payments and flexible terms may help you manage repayments.
Potential tax advantages^:	You may be able to deduct interest and depreciation, depending on your circumstances.
GST treatment:	GST on the purchase price may be claimable up-front (if you're GST-registered), subject to ATO rules and your accountant's advice.
Ownership:	Since the vehicle or machinery is yours, you can use it as a business asset or on your balance sheet. Treatment depends on your business structure and accounting advice.

Want help understanding whether this structure could suit your business?

Talk to a Flare consultant

How to choose what's right for your business

Before choosing a vehicle or finance structure, it helps to step back and think about what will work best for your business now and over time.

Key considerations

How long you'll keep it

Think about how long you plan to keep the vehicle or machine.

How much you'll use it

Estimate how much you'll drive or use it, and how much of that use will be for business.

Insurance and servicing

Make sure your insurance, warranty, and service plan align with your finance term.

Balloon payment options

A balloon payment may help reduce your regular repayments. A licensed credit provider or credit representative can explain the options and assess eligibility.

Tax and GST treatment

Talk to your accountant about the tax and GST treatment. They can help you understand how depreciation or GST credits may apply to your situation.

If you're unsure where to start, Flare can help point you in the right direction and connect you with support tailored to your needs.

Ready to explore flexible financing with fleet pricing?

Many Australian businesses use the right finance structure, combined with pricing opportunities and expert support, to reduce upfront pressure and keep cash flow moving.

With Flare you can access:

- **Fleet-level pricing** opportunities available to eligible business customers
- **Fast, professional finance support** across a wide range of lenders
- **Commercial-vehicle friendly finance structures** designed to support cash flow

It's a simple way to reduce upfront pressure, protect working capital and keep your business moving.

Ready to explore smart options for your next business vehicle?

Talk to a Flare Business Vehicle Consultant to explore options that may suit your business and support cash flow.

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