

READY RECKONER

FINANCE LEASE

APPLICATIONS CALL 1300 340 102 FAX 1800 340 103

Use equipment prices that INCLUDE GST. The Payment table will automatically calculate the monthly lease payment (including GST). The customer is only paying GST on the lease payments, not on the equipment.

Residual	20%	15%	10%	5%	Residual	20%	15%	10%	5%	Residual	20%	15%	10%	5%
Invoice Price inc GST	24 months	36 months	48 months	60 months	Invoice Price inc GST	24 months	36 months	48 months	60 months	Invoice Price inc GST	24 months	36 months	48 months	60 months
\$1,500	\$81	\$66	\$55	\$47	\$4,400	\$216	\$175	\$144	\$124	\$8,500	\$404	\$316	\$255	\$217
\$1,600	\$86	\$71	\$58	\$50	\$4,500	\$221	\$179	\$147	\$127	\$8,750	\$416	\$325	\$262	\$224
\$1,700	\$91	\$75	\$62	\$53	\$4,600	\$226	\$183	\$150	\$130	\$9,000	\$428	\$334	\$270	\$230
\$1,800	\$97	\$80	\$66	\$56	\$4,700	\$231	\$187	\$154	\$133	\$9,250	\$440	\$344	\$277	\$236
\$1,900	\$102	\$84	\$69	\$60	\$4,800	\$236	\$191	\$157	\$135	\$9,500	\$452	\$353	\$285	\$243
\$2,000	\$107	\$88	\$73	\$63	\$4,900	\$241	\$195	\$160	\$138	\$9,750	\$464	\$362	\$292	\$249
\$2,100	\$113	\$93	\$77	\$66	\$5,000	\$245	\$199	\$163	\$141	\$10,000	\$470	\$369	\$297	\$254
\$2,200	\$118	\$97	\$80	\$69	\$5,100	\$250	\$203	\$167	\$144	\$10,500	\$494	\$388	\$312	\$267
\$2,300	\$124	\$101	\$84	\$72	\$5,200	\$255	\$207	\$170	\$147	\$11,000	\$517	\$406	\$327	\$280
\$2,400	\$129	\$106	\$87	\$75	\$5,300	\$260	\$211	\$173	\$149	\$11,500	\$541	\$425	\$342	\$293
\$2,500	\$130	\$110	\$90	\$78	\$5,400	\$265	\$215	\$177	\$152	\$12,000	\$552	\$428	\$341	\$292
\$2,600	\$136	\$114	\$94	\$81	\$5,500	\$270	\$219	\$180	\$155	\$12,500	\$575	\$445	\$355	\$304
\$2,700	\$141	\$118	\$97	\$84	\$5,600	\$275	\$223	\$183	\$158	\$13,000	\$598	\$463	\$370	\$316
\$2,800	\$146	\$123	\$101	\$87	\$5,700	\$280	\$227	\$186	\$161	\$13,500	\$621	\$481	\$384	\$329
\$2,900	\$151	\$127	\$105	\$90	\$5,800	\$285	\$231	\$190	\$163	\$14,000	\$644	\$499	\$398	\$341
\$3,000	\$156	\$132	\$108	\$93	\$5,900	\$290	\$235	\$193	\$166	\$14,500	\$667	\$517	\$412	\$353
\$3,100	\$162	\$136	\$112	\$96	\$6,000	\$288	\$224	\$182	\$155	\$15,000	\$690	\$534	\$426	\$365
\$3,200	\$167	\$140	\$115	\$99	\$6,100	\$293	\$227	\$185	\$157	\$15,500	\$713	\$552	\$441	\$377
\$3,300	\$172	\$145	\$119	\$102	\$6,200	\$298	\$231	\$188	\$160	\$16,000	\$736	\$570	\$455	\$389
\$3,400	\$177	\$149	\$123	\$106	\$6,300	\$303	\$235	\$191	\$162	\$16,500	\$759	\$588	\$469	\$401
\$3,500	\$182	\$153	\$126	\$109	\$6,400	\$308	\$239	\$194	\$165	\$17,000	\$782	\$606	\$483	\$414
\$3,600	\$188	\$158	\$130	\$112	\$6,500	\$312	\$242	\$197	\$168	\$17,500	\$805	\$623	\$497	\$426
\$3,700	\$193	\$162	\$133	\$115	\$6,750	\$324	\$252	\$204	\$174	\$18,000	\$828	\$641	\$512	\$438
\$3,800	\$198	\$167	\$137	\$118	\$7,000	\$336	\$261	\$212	\$180	\$18,500	\$851	\$659	\$526	\$450
\$3,900	\$203	\$171	\$141	\$121	\$7,250	\$348	\$270	\$219	\$187	\$19,000	\$874	\$677	\$540	\$462
\$4,000	\$196	\$159	\$131	\$113	\$7,500	\$360	\$279	\$227	\$193	\$19,500	\$897	\$695	\$554	\$474
\$4,100	\$201	\$163	\$134	\$116	\$7,750	\$372	\$289	\$235	\$200	\$20,000	\$920	\$712	\$568	\$486
\$4,200	\$206	\$167	\$137	\$119	\$8,000	\$380	\$297	\$240	\$204	\$21,000	\$966	\$748	\$597	\$511
\$4,300	\$211	\$171	\$141	\$121	\$8,250	\$392	\$307	\$247	\$211	\$22,000	\$1,012	\$784	\$625	\$535

All prices rounded up to the nearest dollar. Subject to change without notice. Effective 1 September 2014

Residual	20%	15%	10%	5%	Residual	20%	15%	10%	5%	Residual	20%	15%	10%	5%
Invoice Price inc GST	24 months	36 months	48 months	60 months	Invoice Price inc GST	24 months	36 months	48 months	60 months	Invoice Price inc GST	24 months	36 months	48 months	60 months
\$23,000	\$1,058	\$819	\$654	\$559	\$34,000	\$1,530	\$1,167	\$949	\$806	\$45,000	\$2,025	\$1,544	\$1,256	\$1,067
\$24,000	\$1,104	\$855	\$682	\$584	\$35,000	\$1,575	\$1,201	\$977	\$830	\$46,000	\$2,070	\$1,578	\$1,284	\$1,091
\$25,000	\$1,125	\$858	\$698	\$593	\$36,000	\$1,620	\$1,235	\$1,005	\$854	\$47,000	\$2,115	\$1,613	\$1,312	\$1,114
\$26,000	\$1,170	\$892	\$726	\$617	\$37,000	\$1,665	\$1,270	\$1,033	\$877	\$48,000	\$2,160	\$1,647	\$1,340	\$1,138
\$27,000	\$1,215	\$927	\$754	\$640	\$38,000	\$1,710	\$1,304	\$1,061	\$901	\$49,000	\$2,205	\$1,681	\$1,368	\$1,162
\$28,000	\$1,260	\$961	\$782	\$664	\$39,000	\$1,755	\$1,338	\$1,089	\$925	\$50,000	\$2,250	\$1,715	\$1,395	\$1,185
\$29,000	\$1,305	\$995	\$810	\$688	\$40,000	\$1,800	\$1,372	\$1,116	\$948	\$51,000	\$2,295	\$1,750	\$1,423	\$1,209
\$30,000	\$1,350	\$1,029	\$837	\$711	\$41,000	\$1,845	\$1,407	\$1,144	\$972	\$52,000	\$2,340	\$1,784	\$1,451	\$1,233
\$31,000	\$1,395	\$1,064	\$865	\$735	\$42,000	\$1,890	\$1,441	\$1,172	\$996	\$53,000	\$2,385	\$1,818	\$1,479	\$1,257
\$32,000	\$1,440	\$1,098	\$893	\$759	\$43,000	\$1,935	\$1,475	\$1,200	\$1,020	\$54,000	\$2,430	\$1,853	\$1,507	\$1,280
\$33,000	\$1,485	\$1,132	\$921	\$783	\$44,000	\$1,980	\$1,510	\$1,228	\$1,043	\$55,000	\$2,475	\$1,887	\$1,535	\$1,304

Calculating monthly rental rates

Rates expressed are percentages of invoice price (including GST). The calculated rental cost will be inclusive of GST and stamp duty. Always round up monthly rates to the next dollar amount.

Invoice Price Calculated inc GST	24 month 20% Residual	36 month 15% Residual	48 month 10% Residual	60 month 5% Residual
\$1,500 - \$2,499	5.35%	4.39%	3.62%	3.11%
\$2,500 - \$3,999	5.20%	4.37%	3.59%	3.09%
\$4,000 - \$5,999	4.90%	3.97%	3.26%	2.81%
\$6,000 - \$7,999	4.80%	3.72%	3.02%	2.57%
\$8,000 - \$9,999	4.75%	3.71%	2.99%	2.55%
\$10,000 - \$11,999	4.70%	3.69%	2.97%	2.54%
\$12,000 - \$24,999	4.60%	3.56%	2.84%	2.43%
\$25,000 - \$250,000	4.50%	3.43%	2.79%	2.37%

Example

A \$8,000 deal over 36 months
 $\$8,000 \times 3.71\% = \297.00 per month

The Residual

Multiply the invoice price (total inc GST) by 15% = \$1,200 (inc GST)

Equipment Protection Plan (optional)

Add 7% to monthly payment
 $\$297 \times 7\% = \20.79
 Total monthly payments = \$317.79 (inc GST)

GST

For GST input credit purposes, the customer would receive a GST invoice showing:
 36 (payments) x \$28.89 (10% GST on payments) = \$1040.04
 (Example as per above and includes the equipment protection payment.)