



**SG Equipment Finance  
a division of**

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**Service range**

The Australian subsidiary of SG Equipment Finance provides vendors and investors in capital equipment with a comprehensive choice of financial and additional services throughout Australia and New Zealand. This allows you to draw upon the expertise, service and security offered by a large global bank and one of the leading European asset-based and vendor financiers.

Our teams in Australia comprise professionals with a wealth of experience of close vendor partnerships. Using their in-depth market knowledge, they help manufacturers and distributors gain a competitive edge.

**Selected markets and assets**

- IT, office equipment, medical equipment
- Machinery, construction equipment
- Transport, handling, agricultural equipment, aviation and marine

**Vendor partnership structures**

- Vendor programmes (vendor-branded programmes, undisclosed vendor programmes, joint ventures)
- Sales financing (loose cooperation agreements, co-branding)

**Financial products**

- Leasing (finance lease, operating lease, sale and lease back)
- Loans
- Hire purchase
- Inventory financing
- Rental fleet finance

**Additional services**

- Marketing services
- Accounting, collection and reporting
- Provision of dedicated staff

**Leasing in Australia**

Leases can be written for most capital equipment for periods usually between 2 & 5 years.

Provided the “commercial use test” is met lessees claim the full amount of the lease rentals as a tax deduction and the lessor claims depreciation.

No purchase option during the lease can be offered, however the lessee can re-lease or make an offer.

Leases can be classified as finance leases or operating leases.

There are four basic products used to fund capital equipment; finance lease; operating lease; hire purchase and chattel mortgage.

**We support. You succeed.**