

**Car financing
made easy**



bravoauto
financial services

bravoauto makes your finance journey easy

Finding the quality bravoauto vehicle of your dreams is just the beginning. We are also committed to ensuring your finance experience with us is just as rewarding.

With an easy, flexible and hassle-free process from start to finish, bravoauto financial services^{F1} makes the journey seamless. So you can spend less time searching for the best finance offer and more time to enjoy your bravoauto vehicle.

Choosing a bravoauto vehicle is personal and we believe the way you choose to finance your purchase should be personalised too.

The professionals at bravoauto financial services can assist you every step of the way with a range of flexible, streamlined options.



PERSONALISED PRICING

bravoauto financial services offers personalised pricing based on a rate that's specific to you. Your rate is determined based on factors such as your personal circumstances, as well as the specific structure of your loan.

The rates we offer are fixed for the term of your loan to provide certainty and predictability. Speak to the bravoauto team today for a quote.

FIXED RATE CONSUMER LOAN

This is our standard consumer loan and it is available for bravoauto vehicles used for personal use. The maximum allowable age of a used vehicle at the end of the loan is up to 12 years depending on your eligibility criteria. Repayments and interest rates are fixed, providing certainty over the course of your loan.

Repayments can be made in fortnightly or monthly instalments, giving you the flexibility to manage your payment schedule.

FIXED RATE CHATTEL MORTGAGE

Chattel mortgages are a general type of business loan available to ABN holders. If you meet these criteria, our friendly team can help you understand how best to structure this loan for your needs.

The business is the owner of the vehicle instead of the individual. The vehicle must also be used predominantly for business purposes. Repayments can be made in fortnightly or monthly instalments and interest rates are fixed, providing certainty over the course of your loan.



FLEXIBLE FINANCE OPTIONS

The simplest way to find a finance offering to suit your bravoauto purchase.



EXPERT GUIDANCE

Professional help from our Finance Team will get you into a bravoauto vehicle in no time.

Relax,
we've got
you covered



Here's what comes with your car:



Delivery Options

Whether test driving, or having purchased online, our delivery options include customer locations or other stores (within the same state). Costs may apply to some deliveries.



Test Drive Options

Our team can customise your test drive experience to suit you and you can even request an overnight test drive (secured with a refundable bond).



6 month/8,000 km Warranty¹

Providing you with additional protection for your vehicle.



7 Day Love it or Swap it²

Not happy with your car? Notify us within 7 days and you can exchange it. Costs apply in some states (where we don't have operations).



Free 12 Months Roadside Assistance³

Enjoy 12-months complimentary roadside assistance, with additional cover for the period between each service if you choose bravoauto for your servicing.



Hagggle-Free Pricing⁴

Our advertised price is as transparent as it is simple: What you see is what you pay, we give you our best price upfront.

You have questions, bravoauto has answers

Q: How do car loans work?

A: Under a car loan, you borrow money to purchase your new car and then pay it off in monthly instalments. Interest is charged on the money you borrowed, along with associated loan processing fees.

This is typically incorporated into the monthly repayment figure you pay back. This loan is paid back over a given timeframe, which can be flexible to your circumstances. You will need to apply for a loan to determine your eligibility.

Q: Why should I finance a bravoauto vehicle instead of buying one with cash?

A: Each has pros and cons and you will need to determine what works best for your situation. You might want to engage your financial adviser to help make that decision.

For most people, the main benefit of a car loan is that it allows you to have access to your bravoauto vehicle today, rather than having to wait to save up for the full purchase price.

Q: Why should I finance through bravoauto instead of my bank?

A: bravoauto offers a convenient one-stop-shop to organise both your finance and the purchase of your vehicle, potentially saving you time over organising money through a bank. You also know that bravoauto is a brand dedicated to making your purchase seamless and easy.

Q: What is a balloon payment on a car loan?

A: A balloon payment is a lump sum of money at the end of your loan term, that you need to repay to fully pay off your loan and own your vehicle outright. The size of your balloon will impact the amount of your monthly repayments but generally speaking, the larger the balloon amount, the lower the monthly repayment amount.

Q: What is a secured car loan?

A: There is a risk associated with every loan application. This is due to the loan having to be paid over a period which puts the repayments at risk. One way financiers reduce this risk is through securing the car against the loan. In order to do this the financier will register a security interest against the car on the Personal Property Securities Register (PPSR).

If you fail to meet repayments, the vehicle may be recovered and sold to cover the cost of the loan and associated recovery fees. Almost all car loans will be secured against the car.

Q: How long does it take to get vehicle finance with bravoauto?

A: Depending on the application, it can take as little as a couple of hours to secure your approval - if you have a good credit history, can provide proof of your income, assets and liabilities and other identification verification upfront.

Q: What documents do I need to apply for finance?

A: For a quick, hassle-free car loan application you'll need to provide documents that prove you're a reliable borrower. Documents such as:

- Personal information and identification
- Proof of income
- Proof of assets and liabilities
- Information about your car and insurance.

Q: How much can I borrow for a car loan?

A: The amount you can borrow will entirely depend on your personal circumstances. It's best to talk with one of our team at a participating

bravoauto financial services store to help understand how much you can borrow.

Q: What will my repayments be?

A: Assuming you are eligible for a car loan, the amount of your repayments will be determined by a number of factors including your credit history.

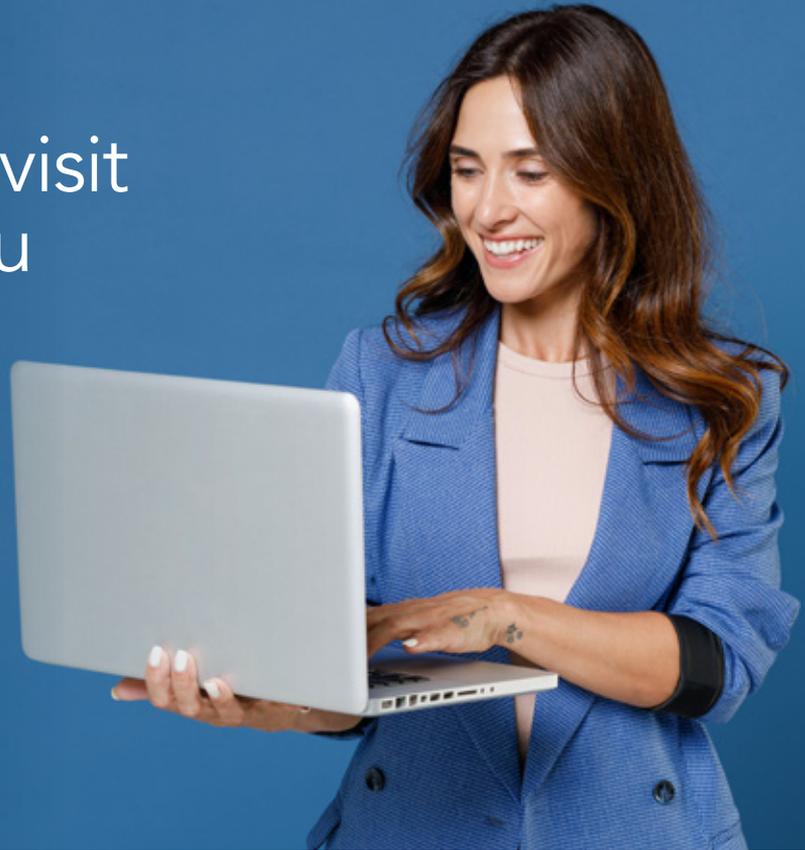
The car loan calculator on our website can give you a quick estimate of what your potential repayments might be, but this may differ to your personal rate so it is best to talk to the team at your bravoauto store.

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bravoauto.com.au
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financial services



1. T&Cs Apply. Warranty is only valid for vehicles up to 10 years old or 160,000 km, whichever occurs first, refer to the bravoauto warranty booklet. 2. 7 Day Love it or Swap it: To be eligible for the 7 Day Love it or Swap it, the Vehicle must be physically returned to the dealership within 7 days of the purchase date. The Vehicle must not have travelled more than 500km and must be in the same condition as at the time of purchase. If the customer purchases the vehicle on finance, loan break fees may apply and must be paid by the customer. Please refer to the 7 Days love it or swap it T&Cs on our website for further details. 3. Please refer to the Roadside Assistance T&Cs for further details. 4. Advertised pricing subject to change based on market conditions. F1. Credit criteria, fees, charges and terms and conditions apply. Approved applicants only. Finance is provided by IFSA Pty Ltd ABN 39 651 319 774 trading as bravoauto financial services, managed by Allied Retail Finance Pty Ltd ABN 31 609 859 985 Australian Credit Licence 483211. Available at participating bravoauto financial services stores only. The information provided in this brochure is general in nature and for information only. Nothing in this brochure constitutes or should be considered to constitute legal, taxation or financial advice. Before making a decision about any of the products and services featured in this brochure, you should consult with your own independent legal, taxation and financial advisors, who can advise you about your personal circumstances.