Riverwalk Finance

ACCELERATE YOUR FLEET GROWTH

Brisbane

Truck Finance Made Simple

Brisbane Trucking Trends

What Is Driving Demand

- SEQ population forecast to reach 5.4 million by 2046, adding 1.7 million new residents (Queensland Government, 2023)
- Queensland resources exports reached $95.8 billion in 2022-23, with mine-site supply chains dependent on road freight
- E-commerce in Queensland grew 38% between 2020 and 2024, expanding last-mile and parcel delivery volumes
- Yatala and Willawong precincts are expanding, drawing new logistics tenants and driving consistent demand for medium and heavy vehicles

Key Challenges for Operators

- National driver shortage exceeded 26,000 positions in 2023 (National Heavy Vehicle Regulator)
- Queensland diesel prices held above $2.00/litre through 2024, compressing margins for owner-operators
- New emission standards from 2026 will accelerate retirement of older Euro 3 and Euro 4 prime movers

Operators who invest in their fleet now will carry tomorrow's freight.

1.2M+ TEUs

Port of Brisbane annual throughput

Source: Port of Brisbane Pty Ltd, 2023

$95.8B

QLD resources export value 2022-23

Source: Queensland Treasury, 2023

Funding That Fuels Your Business

Paying cash for a truck removes capital that could cover wages, fuel, and maintenance. Finance lets you acquire the asset upfront and pay it off from the revenue it generates.

Finance vs Outright Purchase

Finance	Outright Purchase
Preserves working capital for running costs	Full purchase price leaves the account at settlement
Repayments spread across the life of the asset	No ongoing repayment obligations
Potential tax advantages — consult your accountant	Interest-free, no lender relationship to manage
Enables faster fleet expansion without capital wait	Asset unencumbered, can be sold at any time

Finance vs Outright Purchase

Feature	Chattel Mortgage	Finance Lease
Ownership	Business owns from settlement	Financier holds title
GST	Full input tax credit upfront	GST on each repayment
Depreciation	Business claims it	Financier claims it
End of term	Balloon paid, asset owned	Return, buy out, or extend
Best suited to	GST-registered operators	Operators managing balance sheet

Trucks That Fit Your Business

Riverwalk Finance structures loans across the full range of commercial vehicles, new and used, for sole traders and multi-vehicle fleets alike.

Light Commercial | Up to 3.5t GVM

Vehicle Types	Typical Pricing
Cargo vans: Mercedes Sprinter, Ford Transit, Renault Master	$55,000–$95,000 new
Cargo vans: Mercedes Sprinter, Ford Transit, Renault Master	$70,000–$120,000 fitted
Tippers and trade utilities for civil and landscaping	$45,000–$85,000 new

Medium-Duty| 4.5t to 12t GVM

Vehicle Types	Typical Pricing
Pantech and curtainsider rigids: Hino 300-500, Fuso Canter-Fighter	$90,000–$180,000 new
Crane trucks and service bodies for building and utilities	$130,000–$250,000 fitted
Refrigerated medium rigids for regional cold-chain runs	$150,000–$280,000 new

Heavy Vehicles | Over 12t GVM

Vehicle Types	Typical Pricing
Prime movers: Kenworth T410, Volvo FH, Scania R-Series	$250,000–$550,000 new
Heavy rigid tippers for bulk haulage and civil construction	$180,000–$320,000 new
Heavy rigid tippers for bulk haulage and civil construction	$400,000–$700,000+ configured

Maximise Your Capacity

A trailer has its own working life, maintenance cycle, and replacement schedule. Financing it independently keeps your prime mover loan untouched when trailer requirements change with new contracts.

Trailer Types Financed

Trailer Type	Primary Application
Curtainsider / Tautliner	General freight, FMCG, retail pallets
Drop Deck	Height-restricted oversized loads
Refrigerated (Reefer)	Cold chain food and pharmaceutical
Flat Top	Steel, building materials, plant
Skeletal / Container	20ft and 40ft intermodal containers
Side Tipper	Bulk grain, sand, loose materials
B-Double Lead and Tag	High-volume east coast linehaul
Lowloader / Float	Heavy civil plant and machinery

Why Finance Trailers Separately

- **Trailers depreciate at a different rate to prime movers — separate loan terms reflect each asset's life**
- Contract requirements change; a new freight agreement may need a different trailer configuration
- Keeps asset records clean for insurance valuation, resale, and residual assessment
- Multiple trailers can be grouped under a single trailer facility to simplify administration

Flexible Terms That Work

Transport income is rarely uniform. Repayment frequency, rate type, and balloon structure should reflect how money actually moves through your business.

Monthly

Standard Cycle
Aligned to invoice billing

Fortnightly

Payroll Aligned
Matches owner-operator income

Weekly

High Frequency
For weekly contract payments

Seasonal

Custom Profile
Higher repayments at peak periods

Fixed vs Variable Rates

Fixed Rate	Variable Rate
Repayment locked for the full loan term	Rate moves with market conditions
Budget certainty, no surprises	Initial rate may be lower than fixed
No benefit if rates fall	More flexibility on additional repayments
B-Double Lead and Tag	Can be refinanced if rates rise

Secured vs Unsecured

Most truck loans are secured against the vehicle, allowing lower rates and longer terms. Unsecured options exist for operators with strong trading history, at a higher rate, and suit businesses where the vehicle being purchased is additional to an already encumbered fleet.

Make the Right Choice

A well-prepared application moves faster and attracts better offers. Lenders assess income stability, credit history, ABN trading period, and documentation quality before making a decision.

Low-Doc Eligibility

Self-employed operators without full financials may qualify via a low-doc loan using business bank statements and a signed income declaration. ABN must be held for at least 12 months with active GST registration.

Broker vs Going Direct

- A broker submits to multiple lenders simultaneously, returning the strongest offer from the panel
- Multiple applications through a broker do not multiply credit enquiries on your file
- Specialist brokers negotiate on rate, fees, and balloon structure on the borrower's behalf
- General bank staff may not understand seasonal income, owner-operator structures, or variable cash flow

One application, multiple lenders, the strongest offer. That is the broker advantage.

Start Expanding Today

0414 917 483

info@riverwalkfinance.com.au

riverwalkfinance.com.au

Hours: Monday to Friday, 9am – 6pm