

EXPAND YOUR FLEET WITH

# Truck Finance



Sunshine Coast



# Why Truck Finance Supports Local Transport Businesses

The Sunshine Coast is one of Queensland's fastest-growing regions. Rising freight demand, construction activity, and infrastructure investment are creating real opportunity for transport operators.

## A Growing Economy

The Sunshine Coast Regional Council projects population to exceed 500,000 by 2041. Major projects, including the Airport expansion and Bruce Highway upgrades, are generating steady freight demand.

Operators who can scale quickly are best placed to capture new contracts.

## The Capital Challenge

A new heavy rigid truck costs \$150,000 to \$350,000. A prime mover can exceed \$500,000. Few operators have that capital available.

Truck finance solves this by spreading costs across manageable repayments, keeping cash flow intact while the business grows.

## Key Sectors We Serve

### Construction

- Civil contractors
- Building supplies
- Earthmoving logistics

### Trade & Services

- Owner-operators
- Waste management
- Agricultural freight

# Finance Options For Different Truck Types

From light commercials to prime movers, Riverwalk Finance arranges loans for all truck categories. New and used vehicles both qualify.

<b>Light Trucks</b>	Vans, utes, and light commercials to 4.5t GVM. Ideal for trades, delivery, and short-haul work.
<b>Heavy Rigid (HR)</b>	Single rigid trucks above 8 tonnes. Common in construction, waste, and regional freight.
<b>Prime Movers</b>	Articulated vehicles for long-haul freight. Finance available for new and quality used stock.
<b>Specialised Vehicles</b>	Refrigerated, tanker, tilt-tray, and livestock transport with tailored loan structures.
<b>Combinations &amp; Trailers</b>	Trailers and B-double combinations can be bundled into a single finance facility.

*New or used. One truck or an entire fleet. Finance is available for every vehicle category.*

## **New Truck Finance**

Competitive fixed rates. Full manufacturer warranty. Finance arranged through dealers or direct.

## **Used Truck Finance**

Affordable options for quality second-hand stock. A cost-effective way to grow your fleet.

# Loan Options Designed For Transport Businesses

The right loan structure affects your cash flow, tax position, and ownership outcome. These are the four main options available to Sunshine Coast operators.

## 01

### Chattel Mortgage

Own the truck from day one. The loan is secured against the vehicle. GST on the purchase can often be claimed upfront on your BAS.

Best for: Businesses wanting immediate ownership

## 02

### Hire Purchase

Fixed monthly repayments for the full term. Ownership transfers at the end of the agreement. Simple to budget around.

Best for: Operators who want predictable repayments

## 03

### Finance Lease

The lender holds ownership during the term. At the end you can purchase, refinance, or return the truck.

Best for: Operators who want flexibility at term end

## 04

### Balloon Payment

A deferred lump sum at the end of the loan reduces monthly repayments during the term, improving day-to-day cash flow.

Best for: Businesses prioritising lower ongoing costs



# Plan Your Fleet Expansion With Truck Finance

Expanding a fleet without a finance strategy creates cash flow pressure. A structured approach aligns repayments with the revenue new vehicles generate.



## Assess Operational Needs

Match each vehicle to a specific route, load volume, or contract before committing to finance.



## Finance New Contracts

When a contract is confirmed, finance the truck immediately. Repayments align with incoming revenue.



## Optimise Your Vehicle Mix

Prime movers for long haul. Rigidts for regional work. Light trucks for final-mile. Avoid overbuilding any one category.



## Bundle Multiple Vehicles

Finance several trucks under a single facility. Consolidated repayments are easier to track and reconcile.



## Replace on a Cycle

Plan replacements before breakdowns force the issue. Trading at peak value and refinancing into a newer vehicle reduces total cost.



## Review Finance Annually

Refinancing when rates improve can reduce your cost of capital. A broker runs this comparison at no charge.

# Low Documentation And Flexible Approvals

Not every operator has two years of full financials. Self-employed drivers and ABN holders have access to alternative approval pathways.

## Who Qualifies?

- Active ABN holders
- Recently self-employed operators
- Sole traders and small companies
- Operators without full tax returns
- Seasonal or variable income earners

## Accepted Documents

- 12 months of BAS statements
- Bank statements showing regular deposits
- Accountant's income declaration
- Signed business income declaration
- Confirmed contracts or work orders

## The Approval Process

### Step 1

Discuss your situation with a broker

### Step 2

Gather acceptable income documents

### Step 3

Submit and receive fast-track decision

# Truck Finance Even With Credit Challenges

A difficult credit history does not automatically close the door on truck finance. Specialist lenders assess more than just a credit score.

## What Lenders Consider

- Stability of current business income
- Time since the adverse credit event
- Whether past debts have been resolved
- Security value of the truck
- Consistent recent bank activity
- Deposit offered by the applicant

## How a Broker Helps

Approaching the wrong lender wastes time and can leave unnecessary credit enquiries on your file.

Riverwalk Finance identifies suitable lenders before any formal application is submitted. This protects your credit file and improves approval chances.

## Steps to Strengthen Your Position

**Review your credit file first**

**Resolve outstanding defaults**

**Show 3-6 months clean bank activity**

**Work with a specialist broker**



# Ready to Finance Your Next Truck?



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