Smart Truck Finance for Adelaide Operators

Flexible Finance Solutions for South Australian Operators

SA's Trucking Market at a Glance

AUD 68.8B AU road freight market, 2024	**5.87%** Projected CAGR to 2034

Agriculture

Grain, wine and horticulture demand refrigerated and bulk transport year-round.

Mining

Copper, iron ore and battery minerals from Roxby Downs and Whyalla sustain heavy-haulage demand.

Construction

Adelaide's infrastructure pipeline keeps crane, tipper and concrete trucks busy.

Challenges Facing SA Operators

Fuel Cost Volatility

Diesel swings squeeze margins. Flexible repayment structures protect cash flow.

Driver Shortage

Over one-third of heavy-vehicle licence holders nationally are aged 50+.

Fleet Renewal Pressure

Tightening emissions rules accelerate the replacement of older Euro 4/5 vehicles.

Regional Roads

Spencer Gulf and South-East road conditions raise maintenance costs.

Beyond Traditional Loans

30+ lenders. Multiple structures. One broker who does the legwork.

Funding Type	Best For	Key Benefit	Watch Out For
Chattel Mortgage	Owners wanting asset on balance sheet	GST & depreciation benefits	Asset used as security
Finance Lease	Businesses wanting payment flexibility	Fixed payments; upgrade option	No ownership at term end
Equipment Rental	Seasonal or short-term operators	No long-term commitment	Higher cost over time
Invoice Finance	Operators with 30–90 day invoices	Unlocks working capital fast	Fees compound if slow
Low-Doc Loan	Self-employed, minimal paperwork	Fast approval process	Slightly higher rate

Owner-Operators

Chattel mortgage gives you immediate ownership and potential tax benefits.

Fleet Managers

Finance lease or line of credit keeps capital free as your fleet grows.

The right structure can cut your effective loan cost more than chasing the lowest rate alone.

Financing Specialised Fleets

521K+	**104K+**
Rigid trucks registered nationally (ABS)	Articulated trucks registered nationally

Vehicles We Finance

- ✓ **Prime movers**
- ✓ **Heavy rigid trucks**
- ✓ **Semi-trailers & B-doubles**
- ✓ **Grain tippers & bulk tankers**
- ✓ **Refrigerated (reefer) units**
- ✓ **Livestock transports**
- ✓ **Crane and platform trucks**
- ✓ **New and used vehicles**

Eligibility at a Glance

- ☑ Owner-operators, sole traders, companies and trusts all accepted
- ☑ Haulage contracts can substitute for full financial history
- ☑ All income types: permanent, casual, self-employed

Improve Your Approval Chances

Your Four-Step Guide

1. **Credit Score**
   Get a free bureau report. Dispute errors before applying. Most lenders prefer 500+.

2. **Documents Ready**
   ABN, 2 years tax returns, BAS, vehicle quote, driver's licence.

3. **Cash Flow Evidence**
   6-12 months of bank statements. Seasonal operators add an explanatory note.

4. **Submit & Track**
   Riverwalk submits to multiple lenders.

Bad Credit? Options Still Exist.

- Specialist non-bank lenders focus on asset value, not just credit score
- A 15–20% deposit significantly reduces lender risk
- Refinancing after 12 months of good repayments can improve your rate

Green & Digital Financing

30 Battery-electric trucks ordered by Linfox from Volvo (2025)	**84%** Of domestic transport GHG emissions are from road vehicles

Finance by Vehicle Category

Vehicle	Finance Type	Key Benefit
Battery Electric	Green loan (lower rates available)	Reduced rate vs. diesel equivalent
Euro 6 Diesel	Chattel mortgage or finance lease	Tax deductible; lower running costs
Hybrid Truck	Finance lease or chattel mortgage	Eligible for green lender incentives

Maximise Your Investment

Getting the right loan is only the start. How you manage it determines whether you grow.

Smart Repayment Strategies

Balloon Payments

Lower monthly repayments with a residual at loan end. Ideal if you plan to refinance or sell.

Refinancing

Revenue improved? Riverwalk Finance reviews existing loans at no charge.

Seasonal Repayments

Higher in peak months, lower in quiet periods. Perfect for agricultural operators.

Extra Repayments

Pay down principal early. Even small extra amounts reduce total interest paid.

Get Your Truck Loan Approved Today

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Hours: Monday to Friday, 8:30am - 6pm