Truck Finance

Geelong

Funding solutions built for transport businesses

Truck Loans That Support Your Workload

Every business operates differently. A seasonal produce carrier has different cash flow patterns to a long-haul logistics company. Riverwalk Finance matches clients with lenders who understand those differences.

The goal is straightforward: affordable repayments, flexible terms, and a loan structure that keeps trucks on the road rather than off it.

Who This Finance Suits

Owner-Operators

Solo operators running one or two vehicles who need competitive rates and streamlined approvals.

Contractors

Independent contractors who require finance structures suited to contract-based or seasonal income.

Logistics Companies

Growing freight businesses needing scalable finance for fleet additions or vehicle replacements.

Key Features

- Fixed low interest rates for repayment certainty
- Secured and unsecured lending options available
- Pre-approvals to clarify purchasing power upfront

- 24-hour online application available
- Unbiased recommendations from an independent broker
- Repayments structured around operational cash flow

Repayment Options

Lenders on the Riverwalk Finance panel offer weekly, fortnightly, or monthly repayment schedules. Balloon payment options are also available where they suit a business's cash flow model.

Financing New and Used Trucks

Riverwalk Finance provides loan solutions for both new and used commercial trucks in Geelong. Each option carries distinct advantages depending on your budget, operational needs, and long-term business goals.

New Truck Finance

Finance a brand-new commercial vehicle with access to competitive interest rates.

- Competitive rates through lender comparison
- Flexible loan terms matched to business budgets
- Pre-approval available to confirm your limit before purchase

Used Truck Finance

Used truck finance in Geelong is ideal for businesses looking to reduce upfront costs. Financing a quality second-hand vehicle can free up working capital for other operational needs.

- Lower purchase price reduces total borrowing amount
- Suitable for businesses managing tighter budgets
- Flexible terms to keep repayments manageable

Heavy Vehicle and Prime Mover Finance

Vehicles We Finance

Prime Movers

Long-haul and regional haulage prime movers. High-value vehicles with structured repayment options to suit operators.

Heavy Rigid Trucks

Rigid body trucks used for local and regional freight. Finance options available for new and used vehicles.

Semi-Trailers and Combinations

Full trailer combinations for bulk and long-distance freight. Loans structured around the high acquisition cost of these assets.

Why Heavy Vehicle Finance Needs a Specialist

The Challenge

- High acquisition cost strains working capital
- Irregular income cycles in freight operations
- Standard lenders may not understand industry risk

The Solution

- Lenders with transport industry expertise
- Repayments aligned to operational cash flow
- Fast approvals to minimise business disruption
- Access to 30+ banks and non-bank lenders

Low Doc Truck Finance

Who Qualifies for Low Doc Finance?

Self-Employed Operators

Solo operators running one or two vehicles who need competitive rates and streamlined approvals.

Sole Traders

Sole traders with an active ABN who can demonstrate consistent business activity without full financial statements.

Small Business Operators

Small businesses with straightforward documentation who need a faster, simpler path to finance approval.

What Documents Are Typically Required?

Standard Requirements

- Valid ABN and business details
- Proof of identity
- Truck quotation or invoice
- Financial statements or low-doc alternatives

Low Doc Advantage

- Reduced paperwork for eligible applicants
- Faster approval compared to standard applications
- Access to funding with minimal financial documentation

Refinancing Truck Loans to Improve Cash Flow

How Refinancing Works

1. **Review**
   Current loan terms and repayments are assessed

2. **Compare**
   Riverwalk compares refinancing options across 30+ lenders

3. **Restructure**
   A new loan replaces the existing one with improved terms

4. **Save**
   Lower repayments free up cash flow for business operations

When to Consider Refinancing

Signs It May Be Time to Refinance

- Repayments are restricting day-to-day cash flow
- You need to release working capital for other business needs

What Refinancing Can Achieve

- Replace current loan with improved terms
- Lower monthly repayments to ease pressure
- Support businesses facing restrictive loan structures

Why Work With a Truck Finance Broker

Lender Panel

Riverwalk Finance's panel includes the following lenders, among others:

Latitude	BOQ	Angle Finance	Liberty
Pepper Money	Prospa	Multipli	Azora
Morris Finance	Firstmac	Lumi	Shift

What a Broker Does For You

Compare

Access multiple banks and non-bank lenders to compare interest rates, loan structures, and terms side by side.

Guide

Receive expert guidance through every step of the approval process, from document preparation to settlement.

Secure

Secure finance aligned with your business needs, with clear advice and unbiased recommendations throughout.

Apply for Truck Finance in Geelong Today

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Hours: Monday to Friday, 8:30am – 6pm