

Truck Finance



Melbourne



What Is Truck Finance?

Truck finance is a commercial lending product built for purchasing heavy vehicles. It lets your business acquire trucks, vans, utes and trailers without tying up working capital.

Vehicles Riverwalk Finances

- > Trucks — all types and sizes
- > Vans and utes
- > Prime movers
- > Trailers and heavy vehicles
- > New and used vehicles — all major makes and models

How Finance Helps Your Business

- 1. Preserve Capital.** Keep cash available for fuel, wages and daily operations.
- 2. Scale With Growth.** Add vehicles as your contracts grow — no large lump-sum outlay.
- 3. Predictable Costs.** Choose weekly, fortnightly or monthly repayments.
- 4. Fast Approvals.** Most applications processed within 24 to 48 hours.

5.59%

Rates from
(6.14% comp rate*)

30+

Banks and non-bank
lenders

24hr

Typical approval
turnaround

New Truck Finance

Finance a brand-new truck without a large upfront payment. Access full manufacturer warranties and the latest vehicle technology through Riverwalk's 30+ lender panel.



Full manufacturer warranty protection



Lower early maintenance costs



Latest safety and emissions technology



Pre-approval available before visiting a dealer



Competitive rates compared across 30+ lenders

Used Truck Finance Melbourne

Used trucks offer a proven, cost-effective route into the market. Riverwalk works with specialist lenders who understand pre-owned commercial vehicle valuations.

- ✓ **Lower purchase price and monthly repayments**
- ✓ **Faster acquisition and on-road time**
- ✓ **Proven vehicle performance history**
- ✓ **Finance available across a wide range of vehicle ages**
- ✓ **Ideal for budget-conscious fleet expansion**

Prime Mover Finance

Prime movers are among the most valuable road freight assets. Riverwalk Finance structures repayments around your haulage revenue cycles.



Finance for new and used prime movers



Terms aligned to haulage contracts



Balloon payment options to reduce monthly costs



Fast approvals via Riverwalk's 30+ lender panel



Secured and unsecured finance available

Trailer Finance

Adding trailer capacity is often the fastest way to expand. Finance trailers independently – no need to refinance your whole fleet.

- ◆ **Curtainsiders and tautliners**
- ◆ **Refrigerated trailers**
- ◆ **Flatbeds and low-loaders**
- ◆ **Drop-deck and extendable trailers**
- ◆ **Skeletal and container trailers**



Low Doc Truck Loans Melbourne

Riverwalk Finance is known as Melbourne's Low-Doc finance broker. Their low doc loans are built for self-employed operators and small businesses that cannot provide full financial statements.



Income verified via bank statements or BAS



Fewer documents required at application



Fast turnaround — typically 24 to 48 hours



Suitable for sole traders and small businesses



Competitive rates via Riverwalk's 30+ lender panel

Bad Credit Truck Loans

- > Accesses specialist impaired-credit lenders
- > Assesses business income and performance first
- > A larger deposit can improve approval chances
- > Refinancing options available to rebuild credit profile
- > Full cost transparency — no hidden fees

Who Can Apply?

Permanent Employee	Full or part-time employed — stable income history accepted.
Casual Employee	Variable income considered on a case-by-case basis.
Sole Trader	Self-employed operators — low doc options available.
Company or Trust	Businesses operating as companies or trusts are eligible.

8 Things to Know Before You Apply

1	Know Your Vehicle Have the make, model, year and purchase price ready. Lenders assess the asset alongside your finances.
2	Gather Documents Prepare 3–6 months of bank statements. BAS accepted for low doc. Include a vehicle quote or invoice.
3	Know Your Budget Calculate the monthly repayment your business can comfortably service before submitting your application.
4	New or Used? New trucks offer warranty and efficiency. Used trucks offer a lower entry cost. Both are fully financeable.
5	Consider a Balloon A residual value at loan end reduces monthly repayments — ideal if you plan to trade up the vehicle later.
6	Get Pre-Approved Lock in your borrowing capacity and rate before approaching any dealer. Pre-approvals available via Riverwalk.
7	Compare Total Cost Review the full written loan comparison Riverwalk provides. Total cost of credit matters more than monthly repayments alone.
8	Ask Questions Riverwalk's team guides you from start to finish. No pressure — ask about any part of the process at any time.

A Simple 3-Step Process



More Than a Loan. A Business Partnership.

Riverwalk Finance is Melbourne's Low-Doc specialist — managing your entire loan journey, with 30+ lenders and zero bias toward any one of them.

Tailored Solutions

Loans matched to your cash flow, fleet size and business goals.

Wide Lender Network

30+ banks and non-banks compared on every single application.

Transparent Advice

Clear repayments, full fee breakdowns and no hidden surprises.

Our Lender Panel

Riverwalk works with 30+ trusted banks and non-bank lenders — accessed on every application:

- ✓ Latitude Financial
- ✓ BOQ (Bank of Queensland)
- ✓ Liberty Financial
- ✓ Pepper Money
- ✓ Firstmac
- ✓ Lumi, Shift, Prosopa, Azora and more



Ready to Finance Your Next Truck?



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Hours: Monday to Friday, 8:30am – 6pm