

Truck Finance



Hobart

**Fleet growth starts here. Finance
built for Hobart transport operators.**



Hobart Freight and Transport Activity

Hobart is Tasmania's main freight hub. Goods move through the port, along construction routes, across the Derwent Valley, and into regional communities every day.

Operators here face unique pressures. Bass Strait crossings, agricultural haulage, and local delivery networks all demand reliable, well-maintained trucks and steady access to finance.



Cost Challenges for Hobart Truck Operators

Commercial trucks are a major capital expense. For sole traders and small operators, buying outright can drain working capital fast.

Variable income, irregular work cycles, and standard bank criteria can make approval difficult. Many Hobart operators have been turned away by lenders who do not understand the transport industry.

Refinancing is also an option. If your current loan is cutting into margins, a better structure may be available, even with a bad credit history.

High Purchase Costs

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

Cash Flow Pressure

Variable income makes it hard to manage large repayments alongside daily costs.

Fleet Upgrade Needs

Ageing vehicles hurt productivity. Upgrading without the right finance is a costly risk.



Cost Challenges for Hobart Truck Operators

Riverwalk Finance handles the entire process on your behalf. From pre-assessment through to settlement, the team manages documentation, lender submissions, and approvals.

THREE STEPS TO APPROVAL

1

Pre-Assessment

We review your situation and identify what documentation is needed.

2

Application

We match your profile to suitable lenders and manage all correspondence.

3

Settlement

Approval confirmed, settlement managed, truck ready.

LOAN STRUCTURES AVAILABLE

Chattel Mortgage

Own the truck from day one. Lender holds a mortgage as security.

Finance Lease

Lender owns the truck. You lease it with the option to purchase at term end.

Commercial Hire Purchase

Fixed repayments. Ownership transfers on the final payment.

Low-Doc Finance

For sole traders and ABN holders. Less paperwork, full lender access.

Benefits of Truck Finance for Hobart Businesses

Financing a truck preserves working capital for fuel, wages, and day-to-day costs. It turns a large upfront expense into manageable repayments aligned to how your business earns.

Repayment terms are flexible: weekly, fortnightly, or monthly. Balloon payment options are also available to reduce regular instalments.

All income types are considered including sole traders, company directors, and trust structures. Riverwalk Finance works with a wide lender panel to find the structure that fits your situation.

Cash Flow Protected	Keep working capital available for daily operating costs.
Flexible Repayments	Weekly, fortnightly, or monthly. Balloon options available.
All Income Types	Sole traders, company directors, and trust structures welcome.
Wide Lender Access	Matched to your profile, not a generic rate.
New and Used	Finance available for both new trucks and quality used vehicles.

Common Trucks Financed by Hobart Operators

From prime movers on Bass Strait routes to used rigids on local construction sites, Riverwalk Finance supports the full range of commercial vehicles operating across Hobart.

Prime Movers

Long-haul freight on Bass Strait cargo routes and interstate connections.

Heavy Rigid Trucks

Local deliveries, construction freight, and regional distribution.

Semi-Trailers and Combinations

Bulk freight, agricultural produce, and port-to-warehouse haulage.

Used Trucks

Work-ready vehicles at lower cost. Same lender panel and competitive rates.



Smart Finance Planning for Fleet Growth

Pre-approval sets a clear budget before you approach dealers. It also strengthens your negotiating position when the time comes to buy.

Choosing the right loan structure matters. Fixed repayments offer certainty. Terms aligned to your operational cycle keep expansion manageable. Sole traders can access low-doc options without the standard paperwork burden.

LOAN STRUCTURES AT A GLANCE

Chattel Mortgage

Own the truck from day one.
Suits businesses claiming depreciation.

Finance Lease

Lender owns the truck.
Purchase option at the end of term.

Commercial Hire Purchase

Fixed repayments.
Ownership on final payment.

Low-Doc Finance

ABN holders and sole traders. Reduced paperwork, full access.



Your Hobart Truck Finance Partner



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Hours: Monday to Friday, 8:30am – 6pm