Riverwalk Finance

TRUCK FINANCE

NEWCASTLE

Smart Finance for Local Truck Operators

Newcastle's Transport Market Today

What's Driving Demand

- Mining — Hunter Valley coal exports above 100M tonnes per year.
- Construction — NSW housing targets driving demand for tippers and agitators.
- Cold chain — retail growth boosting refrigerated freight from Newcastle's logistics precincts.
- Last mile — e-commerce increasing rigid truck activity across Greater Newcastle.

Freight Sector Snapshot

Sector	Vehicle Type	Demand Outlook
Mining	Tipper / B-Double	Strong
Construction	Agitator / Crane	Growing
Cold Chain	Refrigerated	Growing
Last Mile	Rigid / Pantech	Stable

Strategies to Grow Your Fleet

Riverwalk Finance matches operators with the right product from 30+ lenders. Repayments are structured to align with your billing cycles from day one.

Finance Product	Best For	Key Benefit
Chattel Mortgage	Buying outright	Claim GST upfront at purchase
Finance Lease	Tax flexibility	Payments fully deductible
Commercial Hire Purchase	Building equity	Ownership at end of term
Operating Lease	Short-term contracts	No residual risk
Sale and Leaseback	Releasing capital	Cash from existing trucks

Fleet Expansion Checklist

- ☑ Confirm contract pipeline before committing.
- ☑ Get at least two quotes via a broker.
- ☑ Match repayment frequency to your invoicing cycle.
- ☑ Budget for rego, CTP, insurance, and first service.

Finance for Every Type of Truck

Different trucks carry different residual values and lender risk profiles. Riverwalk Finance works with lenders who understand each asset class.

Truck Type	Industry Use	Recommended Product
Refrigerated	Cold chain, FMCG, pharma	Finance Lease / CHP
Tipper	Mining, earthmoving	Chattel Mortgage
Prime Mover	Linehaul, B-double, road train	CHP / Finance Lease
Crane Truck	Construction, infrastructure	Chattel Mortgage

What Lenders Check

- Vehicle age, make, model and odometer reading
- Residual value history for the asset type
- Years in business and ABN registration status
- Existing fleet size and maintenance records

Qualify Faster, Secure Better Rates

Riverwalk Finance works with lenders across the full credit spectrum. All income types are considered: permanent employee, casual, sole trader, company, and trust.

Document	Details
Tax Returns / BAS	Two years, or last two BAS statements
Bank Statements	Three to six months
Vehicle Invoice	Dealer invoice or private sale contract
ABN	Active for at least 12 months
ID	Two forms (e.g. licence + passport)

5 Steps to a Stronger Application

1. **Clear outstanding tax obligations where possible**
2. **Avoid submitting multiple loan applications at the same time**
3. **Maintain active ABN and GST registration**
4. **Provide clean and consistent business bank statements**
5. **Work with a broker who matches your application to the right lender**

Reduce Costs. Protect Your Fleet.

Riverwalk Finance helps operators review existing loans and explore refinancing options to improve repayments or loan terms.

When Refinancing Might Help

- **Your current loan repayments limit cash flow**
- **You want better repayment terms**
- **You want guidance comparing lender options**

Newcastle Operators Leading the Way

Trends Shaping Truck Finance

Trend	What It Means	Finance Consideration
Electric Trucks	Higher upfront cost but lower running expenses	Use truck finance or leasing options that support electric or low-emission vehicles and manage cash flow
Emissions Standards	Stricter regulations affect fleet eligibility	Finance fleet upgrades or replacements to meet compliance and maintain contract opportunities
Fuel Volatility	Fuel price fluctuations affect profit margins	Structured or fixed-rate loans help stabilise repayments and protect cash flow
Driver Shortage	Owner-operators and small fleets in high demand	Low-doc truck finance options help self-employed operators and small fleet owners apply with minimal documentation

Secure Your Next Truck with Ease

0414 917 483

info@riverwalkfinance.com.au

riverwalkfinance.com.au

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