Riverwalk Finance

Truck Finance in Sydney, Built for Operators

The Truck Comes First. The Finance Follows.

The Freight Boom Is Real. Claim Your Share.

Road freight moves the goods your customers expect. Demand for reliable trucks rises with every online order and every new build. To meet it, you need vehicles on the road, not stuck in a buying queue.

Commercial vehicle finance gives you the truck now and spreads the cost across its working life. You hold working capital for fuel, wages and repairs. You match repayments to the income the truck earns.

87.6 billion

Estimated tonne kilometres of road freight in NSW during 2024 to 2025, the highest on record. Source: BITRE.

Where the opportunity sits

- Win larger contracts with added capacity.
- Replace ageing trucks before breakdowns cost you jobs.
- Open new routes across NSW without draining reserves.
- Move to safer, lower-emission models.

Not All Truck Loans Are Built the Same

Lenders offer several ways to fund a truck. Each affects ownership, tax and repayments. Here is how the main options compare.

Structure	Who owns the truck	Best suited to	Key benefit
Chattel mortgage	You, from day one	Businesses claiming GST and depreciation	Interest and depreciation deductions
Finance lease	Lender, you use it	Operators wanting a lower upfront cost	Fixed payments, ownership option at term end
Hire purchase	You, after the final payment	Operators building equity over time	Full ownership at the end of the term
Low-doc option	You, from day one	Self-employed with limited financials	Approval without full financial statements

New Truck, Used Truck, Right Truck

A new truck brings warranty and lower servicing. A used truck brings a lower price and slower depreciation. Your choice depends on the work ahead.

New trucks	Used trucks
Latest safety and emission standards	Lower purchase price
Full manufacturer warranty	Proven reliability records
Higher upfront cost	Shorter finance terms
Faster depreciation in year one	Higher servicing over time

Buying considerations

1. Match the truck to your typical load and route.
2. Check service history and compliance records.
3. Compare total running cost, not the sticker price.
4. Confirm the truck meets Sydney access and emission rules.
5. Line up finance approval before you negotiate.

Bigger Fleet, Steadier Books

A truck purchase should support growth, not stall it. Structure the deal around cash flow and tax, and the vehicle pays its way.

Protect your cash flow

- Spread the cost over the truck's earning years.
- Hold reserves for fuel, tyres and downtime.
- Set repayment dates around your invoicing cycle.

Understand the tax position

Asset finance often brings tax benefits through interest and depreciation deductions. Rules and thresholds change each year. Speak with your accountant before you sign.

Refinance what you already owe

An existing truck loan can be refinanced to reduce repayments, access equity or adjust the term. Riverwalk Finance reviews your current deal against its lender panel.

Plan your fleet expansion

Add capacity in steps. Fund one truck, prove the route, then finance the next. Staged growth keeps risk low and lenders confident.

30+ Lenders, One Team, Your Deal

Riverwalk Finance provides low-doc finance for eligible customers buying cars, trucks, utes, vans or equipment, plus unsecured business loans and overdrafts. The team compares lenders, structures the deal and manages your loan journey from initial assessment through to settlement.

Service advantages	How the process works
• Access to more than 30 specialised banks and non-bank lenders. • Low-doc options for eligible self-employed operators. • One team managing your loan, with updates at every stage. • Fast approvals to keep your purchase moving.	1. Share your goal and a few basic details. 2. Receive a tailored finance option to review. 3. Approve, and the team lodges with the right lender. 4. Settle, collect your truck and start earning.

Let's Get You on the Road

The right truck is within reach. The right finance makes it simple.

0414 917 483

info@riverwalkfinance.com.au

riverwalkfinance.com.au

Hours: Monday to Friday, 8:30am – 6pm