

## Car financing

Our flexible lease and loan options help you maximise the value of new and used car purchases

Our experience with medical, dental and veterinary professionals means we can approve a car loan of up to \$150 000 with minimal paperwork. We understand that the best vehicle for you might not be a brand new one, so we also lend for used cars and private sales.

You can structure your loan to suit your cash flow with flexible repayment terms up to five years. Our financial specialists can also help you minimise the interest you pay and walk you through the different financing options.

Use your BOQ Specialist credit card to buy a new car and then conveniently roll the expense into a fixed-term contract<sup>1</sup> and you could earn Qantas Points<sup>2</sup> or Velocity Points<sup>3</sup> on your eligible purchases. What's more, you can make your monthly repayments for BOQ Specialist finance and loan contracts (excluding overdraft and lines of credit) on your BOQ Specialist credit card and you could earn Points on the monthly repayments as well.

Finance leases, hire purchase, chattel mortgages and novated leases all have their own merits and considerations – such as whether you pay GST on your repayments, if you are responsible for risk and running costs, whether you could consider claiming interest and depreciation against taxable income, if there are restrictions on the kind of vehicle you can buy, if the agreement is transferable and whether you own or simply lease the car.

Different finance structures, dealership discounts, initial fees, ongoing costs and even whether you operate on a cash or accrual basis can also affect your total spend, and it can be difficult to know which option is best for you.

That's why it's important to talk to us. Our financial specialists have a wealth of experience of lending to your industry and can help you make informed financing decisions that best suit your needs. You'll find what sets us apart is simplicity, ease and flexibility.

To find out more, visit [boqspecialist.com.au](http://boqspecialist.com.au)

### Product quick facts

Minimise interest with lease, hire purchase, novated lease or chattel mortgage options

Choose from low-start, up-front or stepped repayments to suit your cash flow

Borrow as little as \$2000 and up to \$150 000, with minimal paperwork

Flexible terms of six months to five years

Financing available for new and used vehicles, dealer and private sales

Use your credit card to buy a new car or make loan repayments and earn reward points at the same time<sup>1</sup>

### Start the dialogue today

If you have any questions about our products or services, talk to one of our financial specialists on 1300 131 141

The credit provider of these products and services is BOQ Specialist - a division of Bank of Queensland ABN 32 009 656 740 AFSL and Australian credit licence no. 244616 ("BOQ Specialist"). Terms and conditions, fees and charges and lending and eligibility criteria apply. We reserve the right to cease offering these products at any time without notice. BOQ Specialist is not offering financial, tax or legal advice. You should obtain independent financial, tax and legal advice as appropriate.

1. A 1.5% fee applies. Points are earned on eligible purchases only. Fixed term finance contract is to be approved prior to purchase.
2. Qantas Points are earned in accordance with the BOQ Specialist Qantas Rewards Program Terms and Conditions available at [www.boqspecialist.com.au/card](http://www.boqspecialist.com.au/card). Qantas Points and bonus Qantas Points are earned on eligible purchases only. You must be a member of the Qantas Frequent Flyer program in order to earn and redeem points. Qantas Points and membership are subject to the Qantas Frequent Flyer program Terms and Conditions available at [qantas.com/terms](http://qantas.com/terms). See definition of Eligible Transaction in the BOQ Specialist Qantas Rewards Program Terms and Conditions. Please allow 6-8 weeks once you have made the purchase for the points to be credited to your account. BOQ Specialist recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities.
3. To earn and redeem Velocity Points you must be a Velocity member. Velocity membership and Points earn and redemption are subject to the Member Terms and Conditions, available at [velocityfrequentflyer.com](http://velocityfrequentflyer.com), as amended from time to time.