



Mercedes-Benz Financial

Financial services that carry the load.
Finance, leasing and insurance for commercial vehicles.

Mercedes-Benz



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We make sure the road ahead is clear on the way to your new Mercedes.

Get to your destination faster without diversions: Mercedes-Benz Financial specialises in financial services for Mercedes-Benz commercial vehicles. We offer you attractive finance and leasing deals that are tailored specifically to your needs.

Competition is getting tougher, the pressure of deadlines is getting bigger and traffic is getting heavier. That's fine, as long as you at least have enough financial freedom. With attractive financial services, we make sure that you are as flexible as financially possible, both when acquiring your new vehicle and while driving it. A visit to your Mercedes-Benz partner is all it takes. Here, you'll get everything from a single source: from an individually-equipped vehicle to a customised financial service. Your Mercedes-Benz retailer will be happy to help you find exactly the right offer for you. Take leasing, for example. You only pay for what you actually use. And you drive your vehicle as if it was your own: registered to your business and with the equipment and colour of your

choice. At the end of the contract, you simply return it to your dealer at the guaranteed residual value. However, if you would rather finance the purchase of your new Mercedes, we also offer you attractive, tailor-made options. Whatever type of finance you choose, one thing is always the same: the security and reliability of Mercedes-Benz Financial. Because, as the financial services provider of the Daimler Group, we not only give you the support of a strong partner but also the confidence of knowing that you are getting excellent finance. In this brochure, we would like to show you how you can get to your new Mercedes without any diversions – and thus a step closer to your business goals.

Whatever you are transporting, our low-cost leasing rates won't place any extra burden on you.

Whether it's distribution, construction, trade or services – with leasing, you'll stay financially flexible even under tougher competitive conditions, because it enables you to use the latest and best vehicle for your needs for a fixed period of time. At the end of the leasing contract, you simply return it to your Mercedes-Benz partner.

Leasing. As a business owner, you know only too well how important it is to have financial flexibility. However, purchasing a vehicle ties up capital and limits your cash flow. That's why we offer you a low-cost alternative to purchasing: leasing. You simply choose the vehicle that you want and don't pay the purchase price, just for what you use during an agreed period and within a set mileage. It pays off for companies, freelancers and the self-employed, not just due to the attractive conditions but also because the leasing rates are an immediate, tax-deductible operating expense. If there is any difference in the agreed mileage at the end of the contract period, you will benefit from contractually-agreed fixed rates for additional and fewer kilometres travelled. Another major advantage: the residual value of your vehicle is guaranteed from the very

beginning – which applies to used vehicles, too. So you can be sure that you won't have to make any additional payments if the market value is less than the value anticipated when the contract was concluded.

Municipal leasing. Municipal budgets are getting tighter and tighter: that's why we offer municipalities an economic alternative to cash purchases. Whether it's the emergency services or motorway maintenance vehicles, with municipal leasing, you'll always have a fleet that's ready for action with the latest vehicle technology. You only pay for the use of the leased vehicles, meaning that you can invest the funds you save in other areas.



Your business partners expect you to be flexible. You can also demand this of us.

Business is full of surprises. And it's great if you can respond to them. With Plus3 Finance, you keep all your options open: you only have to decide whether to return, sell or keep your Mercedes at the end of the contract. After all, it's also important to be as flexible as possible when it comes to financial matters.

Plus3 Finance. Buy or borrow – many companies are often in two minds about this. The future is just too uncertain. Who knows for sure what tomorrow will bring? Or what will happen in a year? To take away your worries, we offer you Plus3 Finance. It gives you total freedom to decide and is very easy: you agree fixed monthly payment rates, the contract period and the predicted mileage with your Mercedes-Benz partner right at the start of your contract. Your fixed final payment is then guaranteed at the end of the contract, when you have the following options:

- **Return**

If you are not looking for a buyer for your Mercedes but still want to drive a new model – no problem. You simply return your vehicle to your Mercedes-Benz partner with the agreed final payment and the road to your new vehicle is then clear.

- **Sell**

You would rather drive a new model? And you know someone who would like to take your vehicle off your hands? That's also possible. Use the proceeds from the sale to pay the agreed final payment and you might have already got part of the deposit for your new Mercedes.

- **Keep**

However, if you have grown so fond of your vehicle that you no longer want to give it back, you can also keep it, of course. By paying the agreed final payment amount, the vehicle automatically becomes your property. If you don't have the appropriate funds yet, that's no problem either. We also offer you the opportunity to arrange additional finance for the final payment in convenient monthly instalments.



The job's hard enough. That's fine when finance runs smoothly.

To stand your ground against competition, you need one thing in particular: a partner that you can rely on at all times. That's why we offer you special, tailor-made options to finance your new or used Mercedes – and thus more financial flexibility.

Standard Finance. The right finance makes running your business that little bit easier. With us as your partner, you're definitely making the right choice. Standard finance via your Mercedes-Benz partner guarantees you attractive conditions and flexible contract periods – tailored to your individual needs. Right after choosing your new vehicle, everything else continues to revolve around you. Together with your Mercedes-Benz partner, you agree on the key conditions for your finance – how much your deposit and monthly payments will be and how long the finance will run for. All conditions are therefore transparent for you from the very beginning. And on payment of the final monthly instalment, your commercial vehicle will automatically become your property.

Balloon Finance. If you'd like to put the brakes on your monthly costs a little, we recommend final payment finance. When signing the contract, you agree on a final payment that you only repay at the end of the contract period. This means that you benefit from low rates throughout your contract period and therefore also from greater financial freedom.

Seasonal Finance. We will also gladly work to your order books. As many industries depend on the weather and the seasons, we have developed the perfect solution with seasonal finance. Here, the instalment amounts are based on your business trends, so you continue to have essential financial flexibility even when you have fewer orders. And you'll have a good outlook even when the weather is bad.



Our vehicles do extraordinary things. So they deserve special protection.

Mercedes-Benz commercial vehicles can handle almost anything. The same also applies to van insurance and truck insurance: they also take into account the needs of industries with higher risks, providing them with the corresponding protection. And their claims processing system makes sure that your commercial vehicle will quickly be on the road again.

Mercedes-Benz van insurance. As a business owner, you face big challenges every day. Our van insurance will be at your side at all times. With fair conditions and comprehensive cover, including for special industries.

The advantages of our insurance solutions:

- Advantage no. 1
- Advantage no. 2
- Advantage no. 3
- Advantage no. 4

Whichever option you choose, you'll benefit from calculable premiums based on the model (Vito, Vario, Sprinter) and what it is used for. This enables you to combine optimal insurance cover with maximum transparency and planability for your business.

Mercedes-Benz truck insurance. You rely on your Mercedes and, in an emergency, you can rely on us. With Mercedes-Benz truck insurance, your vehicle will have optimal protection.

All the services of the van insurance cover listed above also apply to truck insurance. Also with fair conditions and attractive premiums, of course. These depend on the model (Atego, Actros and Axor, Actros articulated truck) and on what it is used for (intra-company or goods transport). Truck insurance also covers brake, mechanical and electrical failure and breakages,* plus any added value from retrofits up to the value of EUR XX,XXX.

* Please specify conditions of your offer: keep legal requirements in mind.

XXX insurance, brokered by Mercedes-Benz Financial.

You've got better things to do than look after your fleet. So get them done.

CharterWay offers combined services for Mercedes-Benz commercial vehicles – as a complete solution, ranging from vehicle purchase and ensuring mobility and efficiency through to relieving the administrative burden. As a provider with extensive experience and the highest standards of professionalism, we can cater to your needs at optimal costs. We have consolidated our services in three product lines: CharterWay Service, CharterWay Service Leasing and CharterWay Hire.

Putting services together like a vehicle.

It's easy to find the right package for you: choose your product line, define the scope of service that you require and supplement this with flexible options. This enables you to ensure that your fleet is not only usable but also efficient. You will also benefit from a price that is significantly lower than if you paid for all these services individually.

CharterWay Service: workshop services with an extra star. All our services relating to maintenance and repair are consolidated in the CharterWay Service product line. CharterWay Service is made up of three different levels: Service Advance protects your vehicle's drivetrain in the third or fourth year. With Service Select, you receive additional service work. And finally, with Service Excellent, you will be opting for the full-service package that also includes repairs. CharterWay also offers you the opportunity to guarantee the entire vehicle (van/truck)

for up to 48 months after initial registration with the new service product add-on guarantee. Whatever service combination you choose, all the work will be carried out in one of the 2,700 authorised Mercedes-Benz workshops throughout Europe. Your vehicles will be serviced in keeping with your wishes, with manageable, fixed costs and planable workshop appointments.

CharterWay Service Leasing: service and leasing all rolled into one. You can of course purchase service from one place and leasing from another. But it's much less expensive with CharterWay Service Leasing – both services, all rolled into one. Your capital and your capacity will be preserved. Thanks to the fixed monthly price, you have a solid calculation basis. Also important: your leasing vehicle is equipped according to your needs and in line with the requirements of your industry. You can choose your own contract period.

For further information and a personal consultation, please contact your Mercedes-Benz retailer or Mercedes-Benz CharterWay directly:

Tel.: (XXX)XX XXX, Fax: (XXX)XX XXX; or take a look on the Internet at: www.charterway.com





Your personal quote awaits you at your Mercedes-Benz partner.

After all the theory, it's time to get down to the practicalities. Simply visit your local Mercedes-Benz partner, where you can find out comprehensive information about your preferred vehicle and the financial service to match. Your Mercedes-Benz retailer will be happy to provide you with a personal quote based on your needs. And they will also gladly answer any other questions that you might have.

Information on all our financial services is also available on the Internet at www.xxx.xx.

And the latest vehicle information is available at www.xxx.xx.

Mercedes-Benz Financial

P.O. Box, Sample Street

Postal Code

Sample City

www.xxx.xx

A Daimler Financial Services Brand