

Novated Leasing Guide





We don't disguise anything about our novated leases

At Toyota Fleet Management, we believe in putting your needs first. And being open and transparent about everything we offer.



Could save you money

We offer market-leading interest rates and great discount deals on finance, fuel, maintenance and repairs. There are also potential tax savings from paying part of the lease out of your pre-tax salary.



You can choose any make or model

That's right. Not just Toyota. Though all our models are in the mix, you can choose to lease another make through us.



It's easy and convenient

Enjoy the peace of mind of knowing that all your lease payments, including maintenance and fuel, are set up in one lump sum, on the same day each month – with no hidden fees or charges.

To speak with one of our experts, call us on 1300 888 870 or visit toyotanovated.com.au

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EDITOR'S message



Welcome to the 2019 edition of the annual Novated Leasing Guide produced by Fleet Auto News. If you're reading this for the first time I hope you find it helpful in explaining the benefits of novated leasing.

The guide is laid out in a simple way showing the purchase price, monthly rental and the annual savings available from salary packaging for over 200 cars. You can compare different vehicle types and model variants at a glance.

Categories are used to separate the different type of cars to help narrow down your choices. If you're looking for your dream car, Luxury and Sports will be the sections for you. If it's to upgrade the family car, you should head straight to SUV Medium or SUV Large depending on your family size.

There's a broad range of vehicles with an indicative monthly lease rental on each one. This is because most of us desire cars with a purchase price beyond our reach. Though when you convert the cost of ownership to a fixed monthly amount you may be able to put the one you want in your driveway sooner than you planned.

We've also tried to simplify the information on the savings available with a novated lease. The data on each vehicle is not comprehensive. It's a sample of

the information you'll see on a novated leasing quote to introduce you to the important terms.

At first it does seem complex because of the industry jargon like PAYG, GST and FBT. Though if you take the time to understand how it works it will make sense. And the savings are real compared to buying a car using other financing methods.

If you are considering a novated lease, now or in the future, this guide is for you.

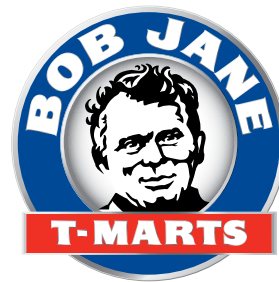
It's also for the person within an organisation that gets asked all the car questions. It may be the Fleet Manager, or it could be Human Resources, Finance or Procurement.

Please share this guide with your colleagues, family and friends to help them better understand the benefits and vehicle affordability offered through a novated lease.

Regards,

Marc Sibbald

Marc Sibbald
Fleet Auto News



CHOOSE US FOR YOUR FLEET REQUIREMENTS BECAUSE WE ARE...

FOR SERVICE

Bob Jane T-Marts staff are highly trained and recognised industry specialists in providing friendly, professional advice with a commitment to customer service and client satisfaction.

FOR PRICING

National Fleet Pricing is contracted with your fleet management organisation to ensure all products and services are invoiced according to the agreed discounted pricing structure. Our group buying power delivers highly competitive Fleet tyre prices across all the leading brands.

FOR BRANDS

We source and sell quality tyres, wheels and batteries from leading global brands, for Australian motorists and Australian driving conditions.

FOR COVERAGE

With an ever-expanding network of Bob Jane T-Marts stores nationally, we are well placed to service the needs of your Fleet's tyre replacement policy.

REPORTING

- ✓ Invoices provide point of purchase, product descriptions, odometer readings, vehicle registration, vehicle make/model and order numbers
- ✓ Customised reporting to suit your business requirements
- ✓ National consolidated billing account with 30-day payment terms
- ✓ Work performed to your specific Fleet replacement policy
- ✓ Unique Account Management service



For more info contact 1300 535 338 or fleet@bobjane.com.au

www.bobjane.com.au

EDITOR'S choice

INDEPENDENT CAR REVIEWS AND COMPARISONS

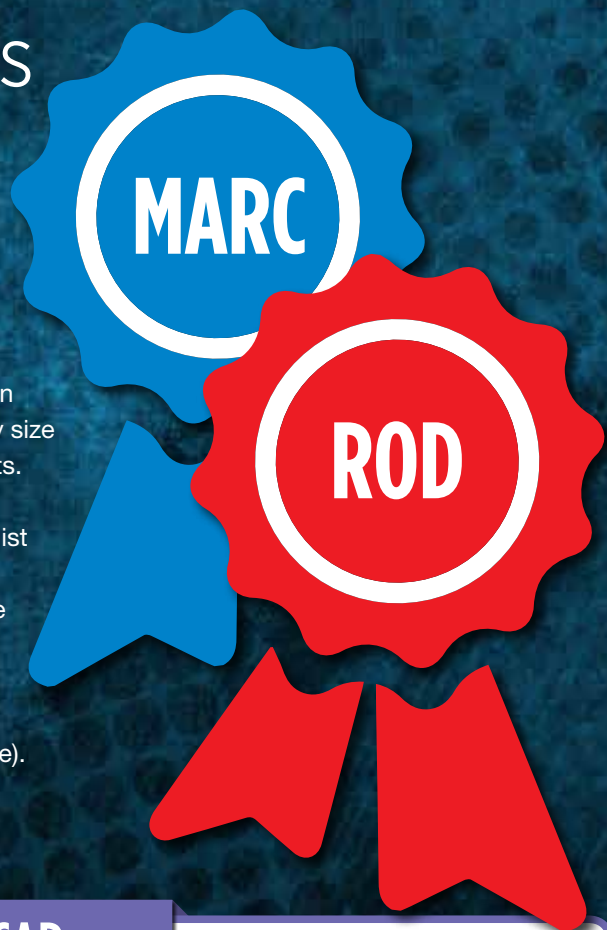
Australians are spoilt for choice when it comes to new vehicle options. There's more than 3,000 models from 70 manufacturers. So how do you choose a new car?

We reckon your lifestyle, or stage of life, is one thing that would influence your choice. Another is whether you view your car as a mode of transport or part of your image. Then there's the other boring considerations like price, warranty period, running costs etc.

With so much choice a novated lease is perfect because you can change your car every three years. As your family size or hobbies change, you can

always drive the right car for you.

At Fleet Auto News we get to drive lots of cars so we have our favourites based on personal preferences, family size and weekend leisure pursuits. We've asked two of our reviewers to put together a list of recommendations based on the different ways people use their cars. We hope this helps you pick your new car (or at least narrow down some choices for a test drive).



METRO/CITY CAR



BMW i3

Not within everyone's budget but a small EV around town just makes sense in 2019.

Alternatives

- Toyota Corolla Hybrid
- Renault Zoe



Hyundai IONIQ

Available as EV or Hybrid, it's well appointed, practical and pleasing to drive. IONIQ is normalising EV's.

Alternatives

- Toyota Corolla Hybrid
- Mercedes-Benz A200

EDITOR'S choice

DAILY COMMUTE



Holden Commodore RS

I like a large car with power. The new Commodore drives great at speed or in traffic.

Alternatives

- Hyundai Sonata Premium
- Kia Stinger



Mazda 6 GT Wagon

Quality inclusions and features. It's quiet, comfortable and so easy to live with every day.

Alternatives

- Mercedes-Benz C200
- Subaru Liberty 3.6R

SPEND THE INHERITANCE



BMW i8

My neighbour has one. His kids are too young to realise their inheritance is gone.

Alternatives

- Porsche GT2 RS
- Audi A8



Lexus GS-F

Licence shredding driving performance, quality and luxury abound. And oohh, that engine note... let them buy their own house!

Alternatives

- Toyota Landcruiser 200 Sahara
- Audi A8

MUM'S TAXI



Hyundai Santa Fe Highlander

A good all-rounder with plenty of room and lots of safety features to protect the family.

Alternatives

- Mazda CX-9
- Toyota Kluger



Hyundai Santa Fe

Practical, versatile and a pleasure to drive. Probably the best seven seater on the market.

Alternatives

- Mazda CX-8
- Kia Sorento

EDITOR'S choice

BRAND STATEMENT



Audi RS4

Every time I see one I take a second glance. When I drive one I smile. And the wagon makes it feel practical.

Alternatives

- Ford Mustang Bullitt
- Mercedes-Benz AMG C63



Audi A8

A8 typifies everything about Audi. Excellence, luxury and performance. It wants for nothing and delivers everything.

Alternatives

- Kia Stinger GT
- Mercedes-Benz X-Class

ADVENTURE VEHICLE



Toyota Landcruiser Prado Kakadu

Great off-road capability with a boot to store your gear and seven seats.

Alternatives

- Ford Ranger Raptor
- Toyota Landcruiser Sahara



Toyota Hilux Rugged X

Tough, aggressive and rugged very well equipped and comfortable. It'll not only take you anywhere you would want to go, but bring you back as well.

Alternatives

- Mercedes-Benz X-Class
- Toyota Hilux Rogue

PET LOVER



Kia Sportage

It's a perfect size for pets and families over short trips, or a day out to the coast.

Alternatives

- Hyundai Tucson
- Renault Koleos



Subaru Forester

AWD to get you anywhere you would want to go. Option of rear seat pet protector seat cover.

Alternatives

- Hyundai Tucson
- Subaru XV

FLEET
BETTER BUSINESS SENSE



A novated lease puts the All-New Corolla Hatch ZR within easy reach



With a novated lease, payments are taken from your pre-tax salary to help you save on tax. That makes a top-of-the-range All-New Corolla Hatch ZR even more affordable. You'll get all the latest tech including the Toyota Safety Sense suite of safety features, plus an 8" multimedia screen and 8-speaker JBL premium audio system.

Visit your local Toyota Dealer to find out more about Corolla.

Save for Toyota trade marks depicted, all other product and company names are trade marks of their respective owners.
TFM2090 NLG 01/19 T2018-011620



toyota.com.au/fleet



HOW novated leases WORK



SAVE MONEY BY USING YOUR PRE-TAX DOLLARS

It's simple really. You pick a car and then save some money by using pre-tax dollars. Not quite getting it? That's OK. It takes a while because it seems too good to be true.

If you're planning to buy a car (new or used) using finance, and work for an employer that offers salary packaging benefits, you should spend some time to find out about novated leasing.

It may sound complicated. And it will take you some time to understand if it's your first time. But isn't that the case with most things to do with money?

Once you get your head around the finance part and tax savings, the extra benefits that make car ownership easy are more than worth it.

For example, the cost of fuel, rego and servicing are all included in the monthly rental. This means you won't get the high petrol price blues or pre-service financial anxiety attack. Your budgeting is taken care of as part of the novated lease.

With a novated lease most people can save some money compared to financing a new car using their

post-tax salary. And if you work in a government role like health, policing or education you can take advantage of the extra benefits on offer. There are also extra benefits for people that work in the Not for Profit sector.

Then at the end of the lease term (normally three years) you have several options. If you love the car you can own it. If your circumstances change you can sell it. Or if you just want to change your look, you can with a new novated lease.

Are you looking for a Novated Provider that goes the extra mile?

FleetPlus have extensive experience in Novated Leasing and can assist you through the complete lifecycle of your Novated vehicle.

From the purchase of a vehicle to the sale of your current car; our customer focused specialists can assist in tailoring a complete solution that goes well beyond financing.



Fleet discounts on new vehicles



Tailored Novated Leasing packages

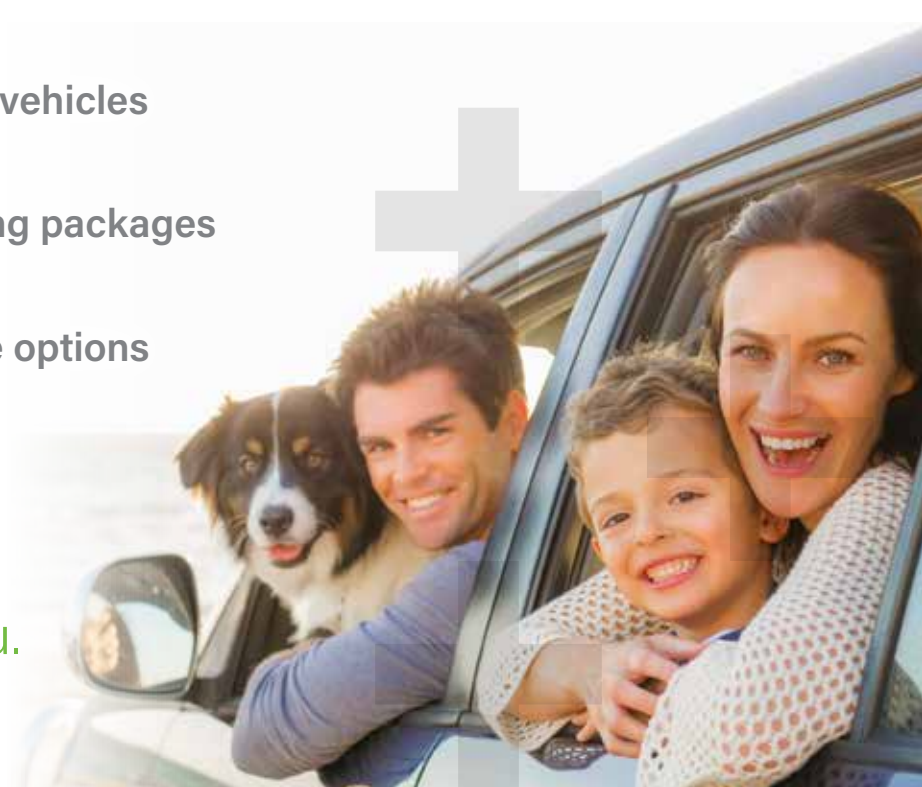


A variety of end of lease options



Trade in capabilities

First. It's How We Treat You.



Get in touch with our Novated Leasing Specialists today on
1300 353 381 or contact us at novated@fleetplus.com.au

CASH VS LEASING



A NOVATED LEASE VS PAYING CASH FOR A CAR

**Are you planning to buy a car?
Do you already own a car?
What does it cost to run?**

The good news is you could end up with more dollars in your pocket with a novated lease compared to owning it yourself. It's true! Novated Leasing is a great way to save money by salary packaging a vehicle.

All you need to do to take advantage of this legal (and easy) way of reducing your tax bill is to work for a company that offers salary packaging as an employee benefit.

So what's the difference between owning a vehicle and a novated lease? The first thing is the running costs are paid from your salary before the tax is taken out. This reduces your income which also reduces the tax you pay.

What do we mean by running costs? Well the obvious one is fuel. You also have servicing, finance costs and insurance. When they are included in the lease, the financier claims the GST input tax credit which is like you getting a 10 percent discount. And

with a novated lease all the expenses are combined into one monthly rental which makes budgeting easier.

Sure, it'll take some time to get your head around the benefits. But do the research. Take the time and you'll thank us.

There's plenty of information online, including calculators that will detail the savings. Just Google novated leasing and start from there. Or talk to your HR people.



RENAULT
Passion for life

Renault Corporate Program Invitation



Renault **KOLEOS**

Auto from **\$29,990*** drive
away

Did you know that when you enter into a novated Lease on a new Renault you can qualify for exclusive discounts and offers through the Renault Corporate Program? The Renault Corporate program provides qualifying members access to National fleet pricing on new vehicles.

For further information on the Renault Corporate program can be found at:
<http://www.renault.com.au/fleet/corporate-program>

5
YEARS

UNLIMITED
KM
WARRANTY#

*Recommended drive away price for 2018 plated KOLEOS Life 4x2 with solid paint valid for orders before 31/01/2019 and delivered prior to 28/02/2019. Private buyers only. Renault reserves the right to vary, extend or withdraw this offer. #5 years unlimited km warranty applies to all new Renault passenger vehicles. Demonstrator vehicles receive balance of new vehicle warranty.

   [renault.com.au](http://www.renault.com.au)

EXTRA benefits



WITH NOVATED LEASE CORPORATE PROGRAMS

There are many reasons to consider a novated lease and the number one benefit is the financial savings compared to other finance options.

If you are looking at buying a luxury car there may be additional benefits available through the range of Corporate Programs on offer.

All the major luxury brands including Mercedes-Benz, Audi and Lexus run corporate programs. And like salary packaging, many employers use their membership of these programs as a way to recruit and reward staff.

And it's not just luxury brands. Renault also offers novated lease buyers exclusive offers and discounts.

These programs effectively offer employees of large companies and industry associations free, or discounted, incentives to purchase a new luxury vehicle. And many of the benefits are not available if you are a private buyer.

Over the years the benefits may change though they are all aimed at reducing your running costs and enhancing your overall ownership experience.

Each luxury manufacturer has a number of ways that they can make owners feel special and part of an exclusive club. And when you're choosing a luxury car as a reward for yourself, a few extras make it even better.

Servicing and maintenance costs are often the things that worry people when they start to consider purchasing their first luxury European vehicle. A Corporate Program is a good way to ease your concerns because you'll have access to an account manager to help you understand the total cost of ownership rather than focusing on one aspect.

So why not get more from your novated lease by purchasing a luxury vehicle from a manufacturer that offers a Corporate Program?

To find out more you can read one of the many articles about Corporate Programs on the Fleet Auto News website at www.fleetautonews.com.au.

Helping to deal with this could benefit your business.



Minimising environmental impact is now a prime consideration for any Australian transport business and fleet manager. Responsible disposal of used tyres is very much part of that agenda. Free participation in the TSA industry cooperative initiative, supported by all levels of government, is a great place to start. It could help to build your bottom line and support the sustainability credentials of your business.









Apply for TSA Accreditation at

tyrestewardship.org.au or info@tyrestewardship.org.au



LIFESTYLE

car type

	 ADVENTURE	 FAMILY	 PETS	 COUPLES	 LUGGAGE	 POWER	 TOWING	 COMMUTE
SMALL				★				★
SUV MEDIUM		★	★					★
SUV LARGE	★	★					★	
SUV SMALL				★				★
ELECTRIC								★
LIGHT				★				★
4X4 UTE	★	★	★				★	
LARGE		★			★	★		★
PEOPLE MOVER		★			★			
MICRO				★				★
LUXURY		★		★				★
SPORTS				★		★		

Australia's Best

**7 YEAR
WARRANTY**



Be assured with Kia Fleet Edge



The Power to Surprise

For further information on Kia Fleet Edge,
visitt kia.com.au or call 131 KIA/131 542

OPTIONAL accessories

With a novated lease you can pick the car you really want and it's a good time to 'Pimp your ride' with some great accessories.

These days there's a long list of genuine accessories from the dealership which will be covered by the manufacturer's warranty and have been engineered specifically for your car. There'll also be a range of aftermarket options.

And the great thing about including accessories in a lease is the way

the cost is spread over the lease term. For example, an accessory that costs \$720 is only \$20 a month over three years. After tax it's even less!

So don't skimp on the accessories. Load up your car with all the things you've always wanted.



METALLIC PAINT

The colour of your car is as important as the brand you choose. Don't skimp on this.



WINDOW TINT

It should be a standard feature. Not only does it look great it keeps your car cool.



ROOF RACKS

It's amazing how useful these can be. Obviously not for every car or every driver, so think about the look as well as the practicality.



INTERIOR

Go for leather. The smell. The feel. It's a small price for luxury.



SAFETY PACK

If you're buying a family car then tick every option. Even if you're not, the safety features hold their value when it's time to sell.



TYRES

Big wheels doesn't mean cheap tyres. Stick to a quality brand or the manufacturer's recommendation. Or maybe you want an All Terrain pattern for your off-road adventures. Remember - there's only one hand print between you and the road.



BIGGER WHEELS

They look great don't they? More rim, less tyre is the golden rule.



TOW BAR

If you think there's a chance that you might tow something one day (or even use a bike rack), get it fitted at the start.





Modern life, so much to do.

A car is a big investment, **we know** that.

We know how important it is to make the right vehicle choice to suit your lifestyle and your budget.

We know how to maximise your savings and smooth your budget.

We know how to save you more on fuel, with 10 cents off every litre plus half price car washes for the life of your lease*

No matter how much you drive, where you live or what you earn, Fleetcare can design a lease to suit your life... and save you thousands.

When you need a novated lease

we know the way

Call: 134 333 **Visit:** fleetcare.com.au

Email: getnovated@fleetcare.com.au

Start your novated lease today.

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Disclaimer: *Customers must have a BP fuel card with car washes enabled. Terms and conditions for 10c offer can be found at fleetcare.com.au/terms-and-conditions-novated-10c-offer.

END of lease OPTIONS



WHAT HAPPENS AT THE END OF THE LEASE?

This is a good question to ask. Many first timers don't think about, or understand, what happens when their novated lease ends. You need to pay out the residual value and it can be a shock if you're not prepared.

The key feature of a novated lease that makes them so affordable is the amount you finance. You are not financing the full purchase price of the car. You are financing the difference between the purchase price and what the car is worth at the end of the lease which is referred to as the residual value.

Depending on the car you pick, the lease term and kilometres travelled, the used value of your car will be higher, or lower, than the residual value.

To avoid nasty surprises at the end of the lease you should ask the leasing company to help you 'forecast' what your car will be worth at the end when the residual payment is due.

The process at the end of the lease is simple and you usually have three options:

- ① Sell the car and pay out the residual value
- ② Pay out the residual value and keep the car
- ③ Trade-in the car for a new one and get another novated lease

Option one and three require you to maximise the sale price to reduce your

out-of-pocket expenses. This means selling the car to a retail buyer which can be a hassle.

Selling the car to a dealer or wholesaler is the easiest option though you are paying for the convenience. The price they offer will be approximately \$2,000 to \$5,000 less than the retail market value.

An alternative is to use one of the specialised fleet auction companies that have products to help you maximise the price of your used novated lease vehicle. They can guarantee you a minimum sale price and then offer your car to retail buyers to maximise the sale price. Ask your leasing company to find out more.



Take control of your Novated Lease with MyCar

FleetPartners online portal MyCar, offers you a user friendly online platform, to apply, track & manage your Novated Lease, keeping you in control from beginning to end.



Find a vehicle and get
24/7 real time quotes



Manage your Novated
Lease anytime, anywhere



Track your application
and approval process



Save time and money

Novated Leasing at your fingertips with FleetPartners!

To register for MyCar contact FleetPartners on **1300 882 266**
or visit [FleetPartners.com.au/MyCar](https://www.fleetpartners.com.au/MyCar) to find out more.

QUESTIONS and answers

Why is it called a novated lease?

This is because of the special three way agreement between the employer, employee and leasing company. The document used to formalise this agreement is called a novation agreement.

A novation agreement is a common legal document used when assigning responsibilities (i.e. payment of your lease by your employer to the leasing company) to a third party.

What's the difference between Recommended Retail Price (RRP) and on-road cost?

RRP retail is the manufacturer's listed price for the vehicle only. The on-road cost includes registration fees, purchase stamp duty and dealer delivery costs.

Can I get a novated lease on a used or demonstrator vehicle?

Yes. Each leasing company has different restrictions on the age of used vehicles that can be financed so you need to check first. But if you're buying a young,

low kilometre car there should be no issues. You could also lease the vehicle currently parked in your driveway.

There are plenty of other questions to be answered and that's where a specialist can help. Contact one of the advertisers in this guide, or your organisation's preferred provider.

Where do the annual savings come from?

The savings come from a reduction in the initial purchase price through buying power and from not paying GST. There are also savings in fuel, maintenance and tyres (once again not paying the GST). And the last component of the savings comes by using pre-tax salary.

Why is there a difference between on-road cost and the amount financed?

The on-road cost is what you would pay when buying the vehicle yourself. The amount financed is the total on-road vehicle cost with a novated lease.

It's lower because there is no GST and some vehicle manufacturers recognise novated buyers as a fleet buyer. So they provide extra discounts that may not be available to a retail buyer. The leasing companies also negotiate lower dealer delivery charges and extra discounts.

Do you have to drive high kilometres to benefit from a novated lease?

No. Even employees driving less than 7,000 kilometres per annum can benefit.

What happens if I change employers?

Here are some of the options if you leave your current employer but you should also check with your current provider.

- ① Organise a new novated lease with your new employer through their preferred provider.
- ② Continue to pay your lease payments and all running costs to the leasing company until the end of the lease.
- ③ Pay out the lease by selling or purchasing the vehicle.



Cloud based fleet software

Catch-e is adaptable and affordable fleet software. Discover how it can help transform your fleet business with our real time online demo.

- Salary sacrifice quotations
- Full leasing life cycle management
- Finance interfaces
- Fuel and maintenance interfaces
- ATO compliant FBT reporting
- Driver portal
- Online claims for reimbursements
- ISO 27001 compliant

catch-e
cloud based fleet software

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www.catch-e.com.au

EXPLANATION of headings

Make

The manufacturer of the vehicle.

Model

The model of the vehicle.

Variant

The vehicle specification within the model range.

Body Type

Describes the shape of the car.

Fuel Type

The fuel used to power the vehicle.

Transmission

How you change the gears. It's not just manual or automatic anymore.

Performance

Engine power output.

RRP

The manufacturer Recommended Retail Price.

On Road Cost

The total cost to get the vehicle on the road in NSW including registration, stamp duty and dealer delivery. Also known as driveaway price.

Amount Financed (Novated Lease)

This is the amount you will borrow from the leasing company in your lease.

Residual Value

The amount that you will need to pay at the end of the lease term.

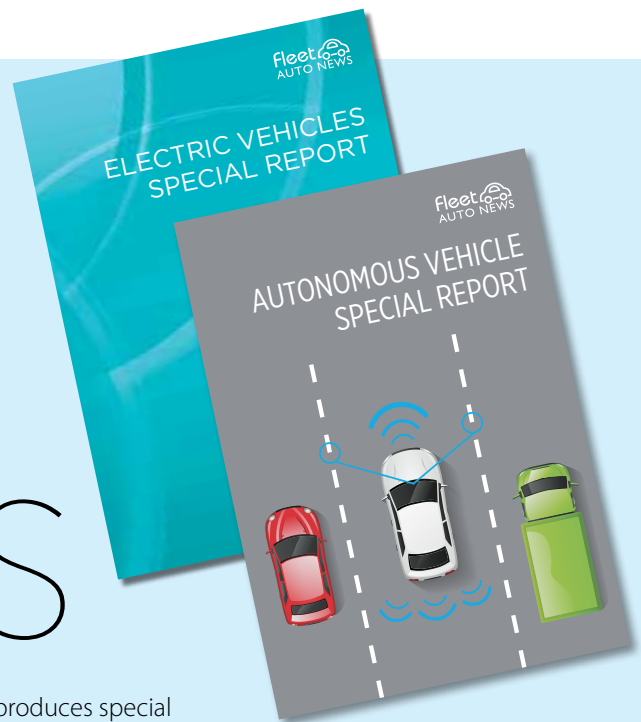
Monthly Rental

This is the monthly amount that you would pay with a novated lease. It includes the finance component and a budget for all the vehicle's running costs. i.e. fuel, maintenance, tyres, insurance.

Estimated Annual Savings After Tax*

This is the estimated financial benefit of a novated lease compared to owning and financing the car yourself from post-tax salary.

2019 SPECIAL REPORTS



Fleet Auto News Australia's leading source for fleet industry news produces special reports focusing on key topics. Each report provides an in-depth coverage of the topic and is promoted via the Fleet Auto News website and the weekly newsletter.

Advertising and sponsorship opportunities are available for each report.

For more information contact marc@fleetautonews.com.au

▶ 4x4 UTE[†]

Make	Ford	Ford	Ford	Holden
Model	Ranger	Ranger	Ranger	Colorado
Variant	Raptor 2.0 (4X4)	Wildtrak 3.2 (4X4)	XLT 2.0 (4X4)	LTZ (4X4)
Body type	Double Cab P/Up	Dual Cab P/Up	Double Cab P/Up	Crew Cab P/Up
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	157kW	147kW	157kW	147kW
Recommended retail price	\$74,990	\$62,790	\$59,390	\$52,690
On road cost	\$78,892	\$66,082	\$62,512	\$55,477
Amount financed	\$73,657	\$60,847	\$57,277	\$50,687
Residual value	\$33,146	\$27,381	\$25,775	\$22,809
Monthly rental	\$1,889	\$1,647	\$1,540	\$1,449
Annual savings after tax*	\$3,692	\$3,385	\$3,089	\$3,146

▶ 4x4 UTE[†]

Make	HSV	Isuzu	Mazda	Mercedes-Benz
Model	Colorado	D-Max	BT-50	X
Variant	Sportscat (4X4)	Hi-Ride (4X4)	GT (4X4)	250D Power
Body type	Crew Cab P/Up	Crew Cab Utility	Dual Cab Utility	Dual Cab P/Up
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	147kW	130kW	147kW	140kW
Recommended retail price	\$62,990	\$50,990	\$56,990	\$64,500
On road cost	\$66,292	\$53,692	\$59,992	\$67,877
Amount financed	\$61,057	\$49,057	\$54,811	\$62,642
Residual value	\$27,476	\$22,075	\$24,665	\$28,189
Monthly rental	\$1,651	\$1,399	\$1,548	\$1,663
Annual savings after tax*	\$3,390	\$3,014	\$3,327	\$3,333

▶ 4x4 UTE[†]

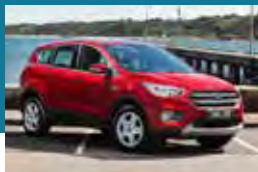
Make	Mitsubishi	Nissan	Toyota	Toyota
Model	Triton	Navara	Hilux	Hilux
Variant	GLS (4X4) Sports	ST (4X4)	Rogue (4X4)	Rugged (4X4)
Body type	Dual Cab Utility	Dual Cab P/Up	Double Cab P/Up	Double Cab P/Up
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Manual	Auto	Auto
Performance	133kW	140kW	130kW	130kW
Recommended retail price	\$46,490	\$47,190	\$61,690	\$56,990
On road cost	\$48,967	\$49,702	\$64,927	\$59,992
Amount financed	\$44,741	\$45,412	\$59,692	\$54,811
Residual value	\$20,133	\$20,435	\$26,862	\$24,665
Monthly rental	\$1,315	\$1,290	\$1,606	\$1,511
Annual savings after tax*	\$2,929	\$2,742	\$3,254	\$3,127

▶ ELECTRIC



Make	BMW	Hyundai	Jaguar	Renault
Model	i3	IONIQ	I-Pace	Zoe
Variant	S 120AH	Electric Elite	EV400 S AWD	Intens
Body type	4D Hatchback	4D Hatchback	4D Wagon	4D Hatchback
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Performance	135kW	88kW	294kW	68kW
Recommended retail price	\$69,900	\$44,990	\$119,000	\$49,490
On road cost	\$73,547	\$47,392	\$125,102	\$52,117
Amount financed	\$68,312	\$43,302	\$119,867	\$47,618
Residual value	\$30,741	\$19,486	\$53,940	\$21,428
Monthly rental	\$1,624	\$1,137	\$2,741	\$1,221
Annual savings after tax*	\$2,684	\$2,100	\$4,680	\$2,185

▶ SUV MEDIUM



Make	Ford	Holden	Holden	Holden
Model	Escape	Captiva	Captiva	Equinox
Variant	Titanium (AWD)	7 Seat LS (FWD)	7 Seat LTZ (AWD)	LS Plus (FWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Diesel	Petrol	Diesel	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	132kW	123kW	135kW	100kW
Recommended retail price	\$48,340	\$30,490	\$41,490	\$35,990
On road cost	\$50,912	\$32,457	\$43,787	\$38,122
Amount financed	\$46,517	\$29,685	\$40,015	\$34,850
Residual value	\$20,933	\$13,358	\$18,007	\$15,683
Monthly rental	\$1,312	\$1,024	\$1,206	\$1,068
Annual savings after tax*	\$2,764	\$2,671	\$2,754	\$2,462

▶ SUV MEDIUM



Make	Holden	Honda	Honda	Hyundai
Model	Equinox	CR-V	CR-V	Tucson
Variant	LTZ-V (AWD)	VTi (2WD)	VTi-S (AWD)	Active X (FWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	CVT	CVT	Manual
Performance	188kW	140kW	140kW	122kW
Recommended retail price	\$46,290	\$30,690	\$35,490	\$31,350
On road cost	\$48,757	\$32,663	\$37,607	\$33,344
Amount financed	\$44,549	\$29,873	\$34,381	\$30,494
Residual value	\$20,047	\$13,443	\$15,471	\$13,722
Monthly rental	\$1,311	\$990	\$1,078	\$1,021
Annual savings after tax*	\$2,926	\$2,474	\$2,554	\$2,585

SUV MEDIUM



Make	Hyundai	Hyundai	Jeep	Kia
Model	Tucson	Tucson	Cherokee	Sportage
Variant	Elite (FWD)	Highlander (AWD)	Sport (4X2)	GT-Line (AWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	122kW	130kW	130kW	136kW
Recommended retail price	\$37,850	\$46,500	\$35,950	\$47,690
On road cost	\$40,039	\$48,977	\$38,082	\$50,227
Amount financed	\$36,598	\$44,750	\$34,814	\$45,892
Residual value	\$16,469	\$20,137	\$15,666	\$20,651
Monthly rental	\$1,140	\$1,315	\$1,105	\$1,300
Annual savings after tax*	\$2,694	\$2,930	\$2,662	\$2,752

SUV MEDIUM



Make	Kia	Kia	Land Rover	Lexus
Model	Sportage	Sportage	Discovery Sport	NX300
Variant	GT-Line (AWD)	Si (FWD)	TD4 (110kW) SE	Luxury (FWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	135kW	114kW	110kW	175kW
Recommended retail price	\$44,790	\$29,990	\$56,700	\$54,800
On road cost	\$47,186	\$31,942	\$59,687	\$57,692
Amount financed	\$43,114	\$29,216	\$54,532	\$52,710
Residual value	\$19,401	\$13,147	\$24,540	\$23,720
Monthly rental	\$1,283	\$996	\$1,449	\$1,470
Annual savings after tax*	\$2,898	\$2,562	\$2,821	\$3,085

SUV MEDIUM



Make	Mazda	Mazda	Mitsubishi	Mitsubishi
Model	CX-5	CX-5	Outlander	Outlander
Variant	Akera (4X4)	Maxx (4X2)	ES 5 Seat (2WD)	Exceed (AWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Manual	CVT
Performance	170kW	115kW	110kW	124kW
Recommended retail price	\$49,170	\$31,770	\$28,990	\$41,990
On road cost	\$51,782	\$33,776	\$30,912	\$44,302
Amount financed	\$47,312	\$30,888	\$28,277	\$40,485
Residual value	\$21,290	\$13,900	\$12,724	\$18,218
Monthly rental	\$1,365	\$1,010	\$959	\$1,197
Annual savings after tax*	\$2,980	\$2,492	\$2,446	\$2,663

▶ **SUV MEDIUM**



Make	Mitsubishi	Nissan	Nissan	Peugeot
Model	Outlander	X-Trail	X-Trail	5008
Variant	PHEV (Hybrid) ES	ST-L (4WD)	ST-L 7 Seat (2WD)	GT
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	CVT	CVT	Auto
Performance	87kW	126kW	126kW	133kW
Recommended retail price	\$45,990	\$39,200	\$38,700	\$54,490
On road cost	\$48,442	\$41,428	\$40,913	\$57,367
Amount financed	\$44,261	\$37,864	\$37,395	\$52,413
Residual value	\$19,917	\$17,039	\$16,828	\$23,586
Monthly rental	\$1,193	\$1,164	\$1,155	\$1,408
Annual savings after tax*	\$2,319	\$2,716	\$2,708	\$2,779

▶ **SUV MEDIUM**



Make	Renault	Renault	Subaru	Subaru
Model	Koleos	Koleos	Forester	Forester
Variant	Intens (4X4)	Life (4X2)	2.5i (AWD)	2.5i Premium (AWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	CVT
Performance	126kW	126kW	136kW	136kW
Recommended retail price	\$45,990	\$30,990	\$33,490	\$38,490
On road cost	\$48,442	\$32,972	\$35,547	\$40,697
Amount financed	\$44,261	\$30,155	\$32,502	\$37,198
Residual value	\$19,917	\$13,570	\$14,626	\$16,739
Monthly rental	\$1,305	\$1,014	\$1,041	\$1,133
Annual savings after tax*	\$2,920	\$2,579	\$2,521	\$2,604

▶ **SUV MEDIUM**



Make	Suzuki	Toyota	Toyota	Toyota
Model	Grand Vitara	RAV 4	RAV 4	RAV 4
Variant	Sports (4X4)	Cruiser (4X4)	GX (2WD)	GXL (4X4)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	CVT	Auto
Performance	122kW	132kW	107kW	132kW
Recommended retail price	\$33,490	\$44,490	\$31,490	\$38,490
On road cost	\$35,547	\$46,877	\$33,487	\$40,697
Amount financed	\$32,502	\$42,832	\$30,624	\$37,198
Residual value	\$14,626	\$19,275	\$13,781	\$16,739
Monthly rental	\$1,098	\$1,278	\$1,005	\$1,151
Annual savings after tax*	\$2,821	\$2,893	\$2,487	\$2,704

SUV MEDIUM



Make	Volkswagen	Volkswagen	Volkswagen	Volvo
Model	Golf	Tiguan	Tiguan	XC60
Variant	Alltrack 132 TSI	132 TSI Comfort	Allspace 162 TSI	D4 Momentum
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	132kW	132kW	162kW	140kW
Recommended retail price	\$35,250	\$42,490	\$52,990	\$61,990
On road cost	\$37,361	\$44,817	\$55,792	\$65,242
Amount financed	\$34,156	\$40,954	\$50,975	\$60,007
Residual value	\$15,370	\$18,429	\$22,939	\$27,003
Monthly rental	\$1,073	\$1,241	\$1,436	\$1,556
Annual savings after tax*	\$2,550	\$2,860	\$3,051	\$2,962

SUV SMALL



Make	Audi	Audi	Audi	BMW
Model	Q2	Q3	Q3	X1
Variant	2.0 TFSI Quattro	1.4 TFSI (110kW)	2.0 TDI Sport Quattro	sDrive 18i M Sport
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	140kW	110kW	135kW	100kW
Recommended retail price	\$49,400	\$43,400	\$58,000	\$49,020
On road cost	\$52,022	\$45,754	\$61,052	\$51,627
Amount financed	\$47,531	\$41,809	\$55,817	\$47,171
Residual value	\$21,389	\$18,814	\$25,118	\$21,227
Monthly rental	\$1,332	\$1,220	\$1,474	\$1,306
Annual savings after tax*	\$2,784	\$2,674	\$2,849	\$2,677

SUV SMALL



Make	Ford	Holden	Holden	Holden
Model	Ecosport	Trax	Trax	Trax
Variant	Ambiente	LS	LT	LTZ
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Auto	Auto
Performance	90kW	103kW	103kW	103kW
Recommended retail price	\$22,790	\$23,990	\$26,264	\$30,490
On road cost	\$24,526	\$25,762	\$28,105	\$32,457
Amount financed	\$22,454	\$23,581	\$25,717	\$29,685
Residual value	\$10,104	\$10,611	\$11,573	\$13,358
Monthly rental	\$846	\$868	\$909	\$986
Annual savings after tax*	\$2,342	\$2,362	\$2,400	\$2,471

▶ SUV SMALL



Make	Honda	Honda	Hyundai	Hyundai
Model	HR-V	HR-V	Kona	Kona
Variant	VTi	VTi-S	Active (AWD)	Elite (FWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	Auto	Auto
Performance	105kW	105kW	130kW	110kW
Recommended retail price	\$24,990	\$27,990	\$27,000	\$29,500
On road cost	\$26,792	\$29,882	\$28,862	\$31,437
Amount financed	\$24,520	\$27,337	\$26,407	\$28,755
Residual value	\$11,034	\$12,302	\$11,883	\$12,940
Monthly rental	\$886	\$941	\$923	\$968
Annual savings after tax*	\$2,379	\$2,429	\$2,412	\$2,454

▶ SUV SMALL



Make	Hyundai	Hyundai	Jeep	Jeep
Model	Kona	Kona	Compass	Renegade
Variant	Highlander (AWD)	Highlander (FWD)	Sport (FWD)	Sport
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Manual
Performance	130kW	110kW	129kW	81kW
Recommended retail price	\$39,000	\$35,500	\$30,750	\$26,000
On road cost	\$41,222	\$37,617	\$32,726	\$27,832
Amount financed	\$37,677	\$34,390	\$29,931	\$25,468
Residual value	\$16,954	\$15,475	\$13,469	\$11,461
Monthly rental	\$1,142	\$1,078	\$1,010	\$886
Annual savings after tax*	\$2,613	\$2,554	\$2,575	\$2,296

▶ SUV SMALL



Make	Mazda	Mazda	Mazda	Mercedes-Benz
Model	CX-3	CX-3	CX-3	GLA
Variant	Akari (AWD)	Maxx Sport (AWD)	Neo Sport (FWD)	180
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	110kW	110kW	110kW	90kW
Recommended retail price	\$36,790	\$27,690	\$23,790	\$44,700
On road cost	\$38,946	\$29,573	\$25,556	\$47,093
Amount financed	\$35,601	\$27,056	\$23,393	\$43,029
Residual value	\$16,021	\$12,175	\$10,527	\$19,363
Monthly rental	\$1,102	\$935	\$845	\$1,244
Annual savings after tax*	\$2,576	\$2,424	\$2,259	\$2,696

▶ SUV
SMALL

Make	Mitsubishi	Mitsubishi	Mitsubishi	Mitsubishi
Model	ASX	ASX	Eclipse Cross	Eclipse Cross
Variant	ES (2WD)	LS (2WD)	ES (2WD)	Exceed (AWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	CVT
Performance	110kW	110kW	110kW	110kW
Recommended retail price	\$25,490	\$27,990	\$29,990	\$38,500
On road cost	\$27,307	\$29,882	\$31,942	\$40,707
Amount financed	\$24,990	\$27,337	\$29,216	\$37,207
Residual value	\$11,245	\$12,302	\$13,147	\$16,743
Monthly rental	\$914	\$959	\$977	\$1,152
Annual savings after tax*	\$2,487	\$2,529	\$2,462	\$2,704

▶ SUV
SMALL

Make	Renault	Subaru	Subaru	Suzuki
Model	Captur	XV	XV	Vitara
Variant	S-Edition	2.0i	2.0i-S	RT-X (4WD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	CVT	CVT	Auto
Performance	110kW	115kW	115kW	88kW
Recommended retail price	\$30,490	\$28,280	\$35,540	\$35,990
On road cost	\$32,457	\$30,181	\$37,660	\$38,122
Amount financed	\$29,685	\$27,610	\$34,429	\$34,850
Residual value	\$13,358	\$12,425	\$15,493	\$15,683
Monthly rental	\$949	\$946	\$1,079	\$1,049
Annual savings after tax*	\$2,270	\$2,434	\$2,555	\$2,362

▶ SUV
SMALL

Make	Toyota	Toyota	Volvo	Volvo
Model	C-HR	C-HR	XC40	XC40
Variant	(2WD)	Koba (AWD)	T4 Momentum	T5 R-Design (AWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	Auto	Auto
Performance	85kW	85kW	140kW	185kW
Recommended retail price	\$28,990	\$35,290	\$44,990	\$55,990
On road cost	\$30,912	\$37,401	\$47,392	\$58,942
Amount financed	\$28,277	\$34,193	\$43,302	\$53,852
Residual value	\$12,724	\$15,387	\$19,486	\$24,233
Monthly rental	\$940	\$1,055	\$1,268	\$1,492
Annual savings after tax*	\$2,345	\$2,451	\$2,801	\$3,108

▶ LARGE



Make	Holden	Holden	Kia	Skoda
Model	Calais	Commodore	Stinger	Superb
Variant	V	RS	200S	206 TSI Sportline
Body type	4D Sportwagon	5D Liftback	4D Sedan	4D Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	235kW	235kW	182kW	206kW
Recommended retail price	\$53,990	\$40,790	\$46,990	\$59,990
On road cost	\$56,842	\$43,066	\$49,492	\$63,142
Amount financed	\$51,934	\$39,358	\$45,220	\$57,907
Residual value	\$23,370	\$17,711	\$20,349	\$26,058
Monthly rental	\$1,474	\$1,212	\$1,343	\$1,552
Annual savings after tax*	\$3,170	\$2,843	\$3,039	\$3,105

▶ LIGHT



Make	Audi	Ford	Holden	Honda
Model	A1	Fiesta	Barina	Jazz
Variant	Sportback 1.0 TFSI	ST	LT	VTi
Body type	5D Hatchback	3D Hatchback	5D Hatchback	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Auto	Manual
Performance	70kW	134kW	85kW	88kW
Recommended retail price	\$28,900	\$27,490	\$20,390	\$14,990
On road cost	\$30,819	\$29,367	\$22,054	\$16,492
Amount financed	\$28,192	\$26,868	\$20,200	\$15,129
Residual value	\$12,686	\$12,091	\$9,090	\$6,808
Monthly rental	\$901	\$913	\$783	\$667
Annual savings after tax*	\$2,144	\$2,320	\$2,202	\$2,019

▶ LIGHT



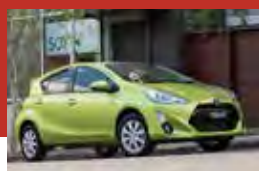
Make	Hyundai	Hyundai	Hyundai	Kia
Model	Accent	Accent	Accent	Rio
Variant	Sport	Sport	Sport	GT-Line
Body type	4D Sedan	5D Hatchback	5D Hatchback	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Manual	Auto
Performance	103kW	103kW	103kW	84kW
Recommended retail price	\$17,490	\$17,490	\$15,490	\$23,090
On road cost	\$19,067	\$19,067	\$17,007	\$24,835
Amount financed	\$17,477	\$17,477	\$15,599	\$22,736
Residual value	\$7,865	\$7,865	\$7,019	\$10,231
Monthly rental	\$731	\$731	\$676	\$814
Annual savings after tax*	\$2,161	\$2,161	\$2,027	\$2,147

▶ LIGHT



Make	Kia	Kia	Mazda	Mini
Model	Rio	Rio	Mazda2	Clubman
Variant	S	Sport	GT	Cooper
Body type	5D Hatchback	5D Hatchback	5D Hatchback	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	74kW	74kW	81kW	100kW
Recommended retail price	\$19,020	\$20,090	\$23,680	\$37,900
On road cost	\$20,645	\$21,745	\$25,443	\$40,089
Amount financed	\$18,916	\$19,919	\$23,290	\$36,644
Residual value	\$8,512	\$8,963	\$10,481	\$16,490
Monthly rental	\$758	\$778	\$824	\$1,084
Annual savings after tax*	\$2,179	\$2,197	\$2,157	\$2,394

▶ LIGHT



Make	Renault	Toyota	Toyota	Toyota
Model	Clio	Prius	Yaris	Yaris
Variant	GT-Line	I-Tech Hybrid	Ascent	ZR
Body type	5D Hatchback	5D Hatchback	5D Hatchback	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	CVT	Auto	Auto
Performance	88kW	73kW	63kW	80kW
Recommended retail price	\$23,490	\$43,900	\$16,920	\$22,670
On road cost	\$25,247	\$46,269	\$18,482	\$24,403
Amount financed	\$23,112	\$42,278	\$16,944	\$22,342
Residual value	\$10,400	\$19,025	\$7,625	\$10,054
Monthly rental	\$840	\$1,173	\$702	\$825
Annual savings after tax*	\$2,254	\$2,382	\$2,051	\$2,240

▶ LUXURY[†]

Make	Alfa Romeo	Alfa Romeo	Alfa Romeo	Apline
Model	4C	Giulia	Stelvio	A110
Variant	Targa (Spider)	Quadrifoglio (QV)	TI	
Body type	2D Convertible	4D Sedan	4D Wagon	2D Coupe
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	177kW	375kW	206kW	185kW
Recommended retail price	\$99,000	\$143,900	\$78,900	\$106,500
On road cost	\$104,102	\$151,247	\$82,997	\$111,977
Amount financed	\$98,867	\$146,012	\$77,762	\$106,742
Residual value	\$44,490	\$65,706	\$34,993	\$48,034
Monthly rental	\$2,401	\$3,478	\$1,951	\$2,559
Annual savings after tax*	\$4,483	\$6,600	\$3,703	\$4,720

▶ LUXURY[†]



Make	Audi	Audi	Audi	Audi
Model	R8	RS Q3	RS3	RS4
Variant	RWS	2.5 TFSI Quattro	Quattro	Avant Quattro
Body type	2D Roadster	4D Wagon	4D Sedan	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	397kW	250kW	294kW	331kW
Recommended retail price	\$299,500	\$84,911	\$84,900	\$152,900
On road cost	\$314,627	\$89,313	\$89,297	\$160,697
Amount financed	\$309,392	\$84,078	\$84,062	\$155,462
Residual value	\$139,227	\$37,835	\$37,828	\$69,958
Monthly rental	\$7,219	\$2,111	\$2,092	\$3,709
Annual savings after tax*	\$13,988	\$4,073	\$3,972	\$7,104

▶ LUXURY[†]



Make	Audi	Audi	Audi	BMW
Model	RS5	SQ7	TT	i8
Variant	2.9 TFSI Quattro	4.0 TDI V8 Quattro	RS Quattro	Hybrid
Body type	2D Coupe	4D Wagon	2D Roadster	2D Coupe
Fuel type	Petrol	Diesel	Petrol	Electric
Transmission	Auto	Auto	Auto	Auto
Performance	331kW	320kW	294kW	266kW
Recommended retail price	\$156,600	\$161,900	\$141,900	\$299,000
On road cost	\$164,582	\$170,147	\$149,147	\$314,102
Amount financed	\$159,347	\$164,912	\$143,912	\$308,867
Residual value	\$71,706	\$74,211	\$64,761	\$138,990
Monthly rental	\$3,796	\$3,902	\$3,450	\$7,020
Annual savings after tax*	\$7,270	\$7,408	\$6,610	\$12,964

▶ LUXURY[†]



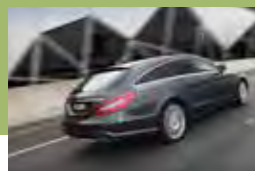
Make	BMW	Ford	Ford	Ford
Model	X5	Everest	Mustang	Mustang
Variant	xDrive 30D Sport	Titanium (4WD)	Fastback Bullitt	GT 5.0 V8
Body type	4D Wagon	4D Wagon	2D Coupe	2D Convertible
Fuel type	Diesel	Diesel	Petrol	Petrol
Transmission	Auto	Auto	Manual	Auto
Performance	195kW	157kW	345kW	339kW
Recommended retail price	\$116,990	\$73,990	\$73,688	\$74,709
On road cost	\$122,992	\$77,842	\$77,525	\$78,601
Amount financed	\$117,757	\$72,607	\$72,290	\$73,366
Residual value	\$52,991	\$32,673	\$32,531	\$33,015
Monthly rental	\$2,825	\$1,850	\$1,938	\$1,978
Annual savings after tax*	\$5,291	\$3,564	\$4,056	\$4,185

▶ LUXURY[†]

Make	Jaguar	Jaguar	Jeep	Kia
Model	F-Pace	E-Pace	Grand Cherokee	Carnival
Variant	35T S AWD (280kW)	P250 R-Dynamic	Trackhawk (4X4)	Platinum
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	280kW	183kW	522kW	147kW
Recommended retail price	\$107,823	\$54,150	\$134,900	\$62,790
On road cost	\$113,370	\$57,012	\$141,797	\$66,082
Amount financed	\$108,135	\$52,089	\$136,562	\$60,847
Residual value	\$48,661	\$23,440	\$61,453	\$27,381
Monthly rental	\$2,647	\$1,458	\$3,435	\$1,628
Annual savings after tax*	\$5,080	\$3,073	\$7,097	\$3,285

▶ LUXURY[†]

Make	Lexus	Lexus	Lexus	Mazda
Model	ES300H	ES300H	IS300	CX-9
Variant	Sports Luxury Hybrid	Luxury Hybrid	F Sport	GT (AWD)
Body type	4D sedan	4D Sedan	4D Sedan	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	Auto	Auto
Performance	118kW	171kW	180kW	170kW
Recommended retail price	\$74,888	\$59,888	\$67,191	\$63,390
On road cost	\$78,785	\$63,035	\$70,703	\$66,712
Amount financed	\$73,550	\$57,800	\$65,468	\$61,477
Residual value	\$33,098	\$26,010	\$29,461	\$27,665
Monthly rental	\$1,850	\$1,531	\$1,718	\$1,659
Annual savings after tax*	\$3,489	\$3,002	\$3,409	\$3,402

▶ LUXURY[†]

Make	Mazda	Mercedes-AMG	Mercedes-Benz	Mercedes-Benz
Model	CX-8	C	CLS	G
Variant	Asaki (AWD)	43	250D	350D
Body type	4D Wagon	4D Sedan	4D Wagon	4D Wagon
Fuel type	Diesel	Petrol	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	140kW	270kW	150kW	180kW
Recommended retail price	\$61,490	\$102,611	\$125,400	\$164,611
On road cost	\$64,717	\$107,898	\$131,822	\$172,998
Amount financed	\$59,482	\$102,663	\$126,587	\$167,763
Residual value	\$26,767	\$46,199	\$56,964	\$75,494
Monthly rental	\$1,564	\$2,505	\$3,005	\$4,004
Annual savings after tax*	\$3,048	\$4,746	\$5,569	\$7,731

▶ LUXURY[†]



Make	Porsche	Ram	Tesla	Tesla
Model	Macan	1500	Model S	Model X
Variant	GTS	Express (4X4)	75D	75D
Body type	4D Wagon	Quad Cab Utility	4D Hatchback	4D Wagon
Fuel type	Petrol	Petrol	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Performance	265kW	291kW	245kW	245kW
Recommended retail price	\$113,700	\$79,950	\$117,900	\$126,300
On road cost	\$119,537	\$84,102	\$123,947	\$132,767
Amount financed	\$114,302	\$78,867	\$118,712	\$127,532
Residual value	\$51,436	\$35,490	\$53,421	\$57,390
Monthly rental	\$2,785	\$2,066	\$2,715	\$2,913
Annual savings after tax*	\$5,344	\$4,233	\$4,631	\$5,008

▶ LUXURY[†]



Make	Toyota	Toyota	Toyota	Volvo
Model	Landcruiser	Landcruiser	Landcruiser	XC90
Variant	LC200 GX 4X4	LC200 Sahara 4X4	Prado Kakadu 4X4	T6 Momentum
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Diesel	Diesel	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	200kW	200kW	130kW	235kW
Recommended retail price	\$77,890	\$119,930	\$84,119	\$96,900
On road cost	\$81,937	\$126,082	\$88,481	\$101,897
Amount financed	\$76,702	\$120,847	\$83,246	\$96,662
Residual value	\$34,516	\$54,381	\$37,461	\$43,498
Monthly rental	\$2,042	\$3,007	\$2,076	\$2,371
Annual savings after tax*	\$4,275	\$6,024	\$3,950	\$4,489

▶ MEDIUM



Make	Ford	Ford	Honda	Honda
Model	Mondeo	Mondeo	Accord	Accord
Variant	Ambiente	Titanium	V6-L	VTi-L
Body type	4D Wagon	5D Hatchback	4D Sedan	4D Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	149kW	177kW	206kW	129kW
Recommended retail price	\$35,040	\$44,790	\$52,990	\$43,990
On road cost	\$37,145	\$47,186	\$55,792	\$46,362
Amount financed	\$33,960	\$43,114	\$50,975	\$42,363
Residual value	\$15,282	\$19,401	\$22,939	\$19,063
Monthly rental	\$1,088	\$1,283	\$1,455	\$1,268
Annual savings after tax*	\$2,647	\$2,898	\$3,152	\$2,885

▶ MEDIUM



Make	Hyundai	Hyundai	Hyundai	Hyundai
Model	i40	i40	IONIQ	IONIQ
Variant	Active	Active Tourer	Hybrid Elite	Plug-In Hybrid
Body type	4D Sedan	4D Wagon	4D Hatchback	4D Hatchback
Fuel type	Diesel	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	104kW	121kW	77kW	77kW
Recommended retail price	\$33,690	\$33,090	\$33,990	\$40,990
On road cost	\$35,753	\$35,135	\$36,062	\$43,272
Amount financed	\$32,690	\$32,127	\$32,972	\$39,546
Residual value	\$14,711	\$14,457	\$14,837	\$17,796
Monthly rental	\$1,007	\$1,053	\$975	\$1,066
Annual savings after tax*	\$2,324	\$2,614	\$2,129	\$2,045

▶ MEDIUM



Make	Hyundai	Hyundai	Kia	Mazda
Model	Sonata	Sonata	Optima	Mazda6
Variant	Active	Premium	GT	Atenza
Body type	4D Sedan	4D Sedan	4D Sedan	4D Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	6A
Performance	138kW	180kW	180kW	170kW
Recommended retail price	\$30,990	\$45,490	\$43,290	\$47,690
On road cost	\$32,972	\$47,917	\$45,641	\$50,227
Amount financed	\$30,155	\$43,782	\$41,706	\$45,892
Residual value	\$13,570	\$19,702	\$18,767	\$20,651
Monthly rental	\$1,014	\$1,296	\$1,256	\$1,337
Annual savings after tax*	\$2,579	\$2,911	\$2,873	\$2,952

▶ MEDIUM



Make	Mazda	Subaru	Toyota	Toyota
Model	Mazda6	Liberty	Camry	Camry
Variant	Touring	3.6R Premium	Ascent (Hybrid)	SL V6
Body type	4D Sedan	4D Sedan	4D Sedan	4D Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6A	CVT	CVT	Auto
Performance	140kW	191kW	133kW	224kW
Recommended retail price	\$36,690	\$43,140	\$30,090	\$44,090
On road cost	\$38,843	\$45,488	\$32,045	\$46,465
Amount financed	\$35,508	\$41,566	\$29,310	\$42,457
Residual value	\$15,978	\$18,705	\$13,189	\$19,106
Monthly rental	\$1,100	\$1,290	\$923	\$1,289
Annual savings after tax*	\$2,574	\$3,071	\$2,164	\$2,986

▶ MICRO



Make	Fiat	Kia	Kia	Mitsubishi
Model	500	Picanto	Picanto	Mirage
Variant	Lounge	GT-Line	S	ES
Body type	3D Hatchback	5D Hatchback	5D Hatchback	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	CVT
Performance	51kW	62kW	62kW	57kW
Recommended retail price	\$21,490	\$17,290	\$15,690	\$14,990
On road cost	\$23,187	\$18,861	\$17,213	\$16,492
Amount financed	\$21,233	\$17,289	\$15,787	\$15,129
Residual value	\$9,555	\$7,780	\$7,104	\$6,808
Monthly rental	\$784	\$709	\$680	\$648
Annual savings after tax*	\$2,120	\$2,057	\$2,031	\$1,919

▶ PEOPLE MOVER



Make	Citroen	Honda	Hyundai	Kia
Model	Grand C4	Odyssey	Imax	Carnival
Variant	Picasso	VTi-L	Active	S
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	Auto	CVT	Auto	Auto
Performance	110kW	129kW	125kW	206kW
Recommended retail price	\$45,400	\$47,590	\$43,990	\$42,490
On road cost	\$47,822	\$50,122	\$46,362	\$44,817
Amount financed	\$43,695	\$45,796	\$42,363	\$40,954
Residual value	\$19,663	\$20,608	\$19,063	\$18,429
Monthly rental	\$1,219	\$1,335	\$1,287	\$1,316
Annual savings after tax*	\$2,508	\$2,950	\$2,985	\$3,260

▶ SMALL



Make	Alfa Romeo	Audi	BMW	Citroen
Model	Giulietta	A3	2	C4
Variant	Veloce TCT	30 TFSI Sportback	20i Luxury Line	Picasso
Body type	5D Hatchback	5D Hatchback	2D Coupe	4D Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	177kW	85kW	135kW	121kW
Recommended retail price	\$41,900	\$36,600	\$53,900	\$39,450
On road cost	\$44,209	\$38,750	\$56,747	\$41,687
Amount financed	\$40,400	\$35,423	\$51,847	\$38,101
Residual value	\$18,180	\$15,940	\$23,331	\$17,145
Monthly rental	\$1,195	\$1,061	\$1,416	\$1,131
Annual savings after tax*	\$2,661	\$2,372	\$2,868	\$2,520

▶ SMALL



Make	Ford	Holden	Honda	Honda
Model	Focus	Astra	Civic	Civic
Variant	ST2	LT	RS	VTi-LX
Body type	5D Hatchback	4D Sportwagon	4D Sedan	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Auto	CVT	CVT
Performance	184kW	110kW	127kW	127kW
Recommended retail price	\$38,990	\$29,490	\$31,790	\$33,590
On road cost	\$41,212	\$31,427	\$33,796	\$35,650
Amount financed	\$37,667	\$28,746	\$30,906	\$32,596
Residual value	\$16,950	\$12,936	\$13,908	\$14,668
Monthly rental	\$1,142	\$949	\$991	\$1,024
Annual savings after tax*	\$2,613	\$2,354	\$2,392	\$2,422

▶ SMALL



Make	Hyundai	Hyundai	Hyundai	Hyundai
Model	Elantra	Elantra	Elantra	Elantra
Variant	Active 2.0 MPI	Active 2.0 MPI	Elite 2.0 MPI	SR Turbo (Red)
Body type	4D Sedan	4D Sedan	4D Sedan	4D Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Auto	Auto
Performance	112kW	112kW	112kW	150kW
Recommended retail price	\$24,250	\$21,950	\$26,990	\$31,585
On road cost	\$26,031	\$23,662	\$28,852	\$33,585
Amount financed	\$23,826	\$21,667	\$26,398	\$30,714
Residual value	\$10,722	\$9,750	\$11,879	\$13,821
Monthly rental	\$872	\$830	\$922	\$1,006
Annual savings after tax*	\$2,367	\$2,328	\$2,412	\$2,489

▶ SMALL



Make	Hyundai	Hyundai	Hyundai	Hyundai
Model	i30	i30	i30	i30
Variant	Active 1.6 CRDi	Elite	GO	Premium
Body type	4D Hatchback	4D Hatchback	4D Hatchback	4D Hatchback
Fuel type	Diesel	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	100kW	120kW	120kW	120kW
Recommended retail price	\$26,090	\$27,790	\$22,290	\$32,790
On road cost	\$27,925	\$29,676	\$24,011	\$34,826
Amount financed	\$25,553	\$27,150	\$21,985	\$31,845
Residual value	\$11,499	\$12,217	\$9,893	\$14,330
Monthly rental	\$869	\$937	\$837	\$1,028
Annual savings after tax*	\$2,197	\$2,426	\$2,334	\$2,509

▶ SMALL



Make	Kia	Kia	Kia	Lexus
Model	Cerato	Cerato	Soul	CT 200h Hybrid
Variant	S	SLi	Si	Sports Luxury
Body type	4D Sedan	5D Hatchback	4D Hatchback	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	CVT
Performance	112kW	112kW	113kW	73kW
Recommended retail price	\$23,790	\$32,490	\$24,990	\$56,900
On road cost	\$25,556	\$34,517	\$26,792	\$59,897
Amount financed	\$23,393	\$31,563	\$24,520	\$54,724
Residual value	\$10,527	\$14,204	\$11,034	\$24,626
Monthly rental	\$864	\$1,023	\$905	\$1,434
Annual savings after tax*	\$2,359	\$2,504	\$2,479	\$2,724

▶ SMALL



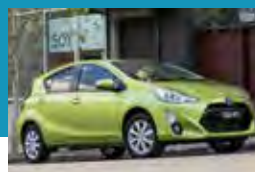
Make	Mazda	Mazda	Mercedes-Benz	Renault
Model	Mazda3	Mazda3	A200	Megane
Variant	Neo Sport	SP25 Astina		Zen
Body type	5D Hatchback	5D Hatchback	5D Hatchback	4D Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	114kW	138kW	120kW	97kW
Recommended retail price	\$22,490	\$27,415	\$47,200	\$28,490
On road cost	\$24,217	\$29,292	\$49,712	\$30,397
Amount financed	\$22,172	\$26,800	\$45,421	\$27,807
Residual value	\$9,978	\$12,060	\$20,439	\$12,513
Monthly rental	\$821	\$912	\$1,291	\$931
Annual savings after tax*	\$2,237	\$2,319	\$2,742	\$2,337

▶ SMALL



Make	Subaru	Toyota	Toyota	Toyota
Model	Impreza	Corolla	Corolla	Corolla
Variant	2.0i (AWD)	Ascent (Hybrid)	SX	SX (Hybrid)
Body type	5D Hatchback	5D Hatchback	4D Sedan	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	CVT
Performance	115kW	72kW	103kW	72kW
Recommended retail price	\$22,890	\$25,870	\$26,070	\$28,370
On road cost	\$24,629	\$27,699	\$27,905	\$30,274
Amount financed	\$22,548	\$25,347	\$25,535	\$27,695
Residual value	\$10,147	\$11,406	\$11,491	\$12,463
Monthly rental	\$848	\$846	\$906	\$891
Annual savings after tax*	\$2,344	\$2,093	\$2,397	\$2,135

▶ SMALL



Make	Toyota	Toyota	Toyota	Volkswagen
Model	Corolla	Prius V	Prius-C	Golf
Variant	ZR	Hybrid	Hybrid	110 TSI
Body type	4D Sedan	4D Wagon	5D Hatchback	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	Auto
Performance	103kW	73kW	54kW	110kW
Recommended retail price	\$31,920	\$35,400	\$24,040	\$29,750
On road cost	\$33,932	\$37,514	\$25,815	\$31,696
Amount financed	\$31,030	\$34,296	\$23,630	\$28,991
Residual value	\$13,964	\$15,433	\$10,633	\$13,046
Monthly rental	\$1,013	\$1,020	\$812	\$935
Annual savings after tax*	\$2,495	\$2,252	\$2,063	\$2,258

▶ SUV
LARGE

Make	Ford	Holden	Holden	Hyundai
Model	Endura	Acadia	Trailblazer	Santa Fe
Variant	Trend (AWD)	LTZ (AWD)	Z71 (4X4)	Active (AWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Diesel	Petrol	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	140kW	231kW	147kW	138kW
Recommended retail price	\$48,990	\$57,490	\$53,490	\$43,000
On road cost	\$51,592	\$60,517	\$56,317	\$45,342
Amount financed	\$47,138	\$55,291	\$51,454	\$41,433
Residual value	\$21,212	\$24,881	\$23,154	\$18,645
Monthly rental	\$1,343	\$1,539	\$1,464	\$1,269
Annual savings after tax*	\$2,876	\$3,236	\$3,161	\$2,968

▶ SUV
LARGE

Make	Hyundai	Hyundai	Isuzu	Jeep
Model	Santa Fe	Santa Fe	MU-X	Wrangler
Variant	Active CRDi (AWD)	Highlander CRDi	LS-T (4X4)	Freedom (4X4)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Softtop
Fuel type	Diesel	Diesel	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	147kW	147kW	130kW	209kW
Recommended retail price	\$46,000	\$60,795	\$52,990	\$48,290
On road cost	\$48,452	\$63,987	\$55,792	\$50,857
Amount financed	\$44,270	\$58,752	\$50,975	\$46,467
Residual value	\$19,922	\$26,439	\$22,939	\$20,910
Monthly rental	\$1,306	\$1,587	\$1,436	\$1,423
Annual savings after tax*	\$2,920	\$3,228	\$3,051	\$3,364

▶ SUV
LARGE



Make	Kia	Kia	Kia	Mazda
Model	Sorento	Sorento	Sorento	CX-9
Variant	GT-Line (4X2)	Si (4X2)	Si (4X4)	Sport (FWD)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	206kW	206kW	147kW	170kW
Recommended retail price	\$55,490	\$42,990	\$45,490	\$44,990
On road cost	\$58,417	\$45,332	\$47,917	\$47,392
Amount financed	\$53,372	\$41,424	\$43,782	\$43,302
Residual value	\$24,018	\$18,641	\$19,702	\$19,486
Monthly rental	\$1,520	\$1,288	\$1,277	\$1,287
Annual savings after tax*	\$3,299	\$3,068	\$2,811	\$2,901

▶ SUV
LARGE



Make	Mitsubishi	Nissan	Skoda	Subaru
Model	Pajero Sport	Pathfinder	Kodiaq	Outback
Variant	Exceed (4X4) 7 Seat	ST-L (4X4)	132 TSI (4X4)	3.6R
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Diesel	Petrol	Petrol	Petrol
Transmission	Auto	CVT	Auto	CVT
Performance	133kW	202kW	132kW	191kW
Recommended retail price	\$54,200	\$58,375	\$47,490	\$49,140
On road cost	\$57,062	\$61,447	\$50,017	\$51,752
Amount financed	\$52,135	\$56,212	\$45,700	\$47,285
Residual value	\$23,461	\$25,296	\$20,565	\$21,278
Monthly rental	\$1,459	\$1,576	\$1,333	\$1,402
Annual savings after tax*	\$3,074	\$3,360	\$2,948	\$3,180

▶ SUV
LARGE



Make	Toyota	Toyota	Toyota	Toyota
Model	Fortuner	Kluger	Kluger	Landcruiser
Variant	GXL	GX (4X2)	GXL (4X4)	Prado GX (4X4)
Body type	4D Wagon	4D Wagon	4D Wagon	4D Wagon
Fuel type	Diesel	Petrol	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	130kW	218kW	218kW	130kW
Recommended retail price	\$49,490	\$44,850	\$58,950	\$56,490
On road cost	\$52,117	\$47,249	\$62,052	\$59,467
Amount financed	\$47,618	\$43,172	\$56,817	\$54,332
Residual value	\$21,428	\$19,427	\$25,568	\$24,449
Monthly rental	\$1,390	\$1,303	\$1,587	\$1,501
Annual savings after tax*	\$3,086	\$2,999	\$3,377	\$3,117

▶ SPORTS



Make	Ford	Honda	Hyundai	Hyundai
Model	Focus	Civic	i30	Veloster
Variant	RS	Type R	N Performance	SR Turbo
Body type	5D Hatchback	5D Hatchback	5D Hatchback	3D Coupe
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	Manual	Auto
Performance	257kW	228kW	202kW	150kW
Recommended retail price	\$50,990	\$50,990	\$40,900	\$33,150
On road cost	\$53,692	\$53,692	\$43,179	\$35,198
Amount financed	\$49,057	\$49,057	\$39,461	\$32,184
Residual value	\$22,075	\$22,075	\$17,757	\$14,483
Monthly rental	\$1,399	\$1,418	\$1,195	\$1,035
Annual savings after tax*	\$3,014	\$3,114	\$2,745	\$2,515

▶ SPORTS



Make	Kia	Mazda	Renault	Subaru
Model	Stinger	MX-5	Clio	BRZ
Variant	GT-Line	RF GT	RS 200 Cup	TS
Body type	4D Sedan	2D Convertible	5D Hatchback	2D Coupe
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Auto	Auto
Performance	182kW	135kW	147kW	147kW
Recommended retail price	\$55,990	\$46,960	\$32,490	\$42,194
On road cost	\$58,942	\$49,462	\$34,517	\$44,512
Amount financed	\$53,852	\$45,193	\$31,563	\$40,676
Residual value	\$24,233	\$20,337	\$14,204	\$18,304
Monthly rental	\$1,511	\$1,305	\$1,004	\$1,217
Annual savings after tax*	\$3,208	\$2,838	\$2,404	\$2,754

▶ SPORTS



Make	Subaru	Subaru	Toyota	Volkswagen
Model	Levorg	WRX	86	Polo
Variant	2.0 STi Sport (AWD)	STi Spec R (AWD)	GTS	GTi
Body type	4D Wagon	4D Sedan	2D Coupe	5D Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	Manual	Auto	Auto
Performance	197kW	221kW	152kW	147kW
Recommended retail price	\$52,090	\$57,790	\$38,940	\$30,990
On road cost	\$54,847	\$60,832	\$41,162	\$32,972
Amount financed	\$50,112	\$55,597	\$37,622	\$30,155
Residual value	\$22,550	\$25,019	\$16,930	\$13,570
Monthly rental	\$1,438	\$1,582	\$1,141	\$977
Annual savings after tax*	\$3,135	\$3,444	\$2,612	\$2,379

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[†] 4X4 UTE . Novated leases are for cars. Station wagons, panel vans and utilities are considered cars by the ATO if they are goods-carrying vehicles designed to carry less than one tonne. If a vehicle is designed to carry a load of one tonne or more it may not be eligible for a novated lease. This will impact some of the calculations and the potential savings available when salary packaging a vehicle. Readers should seek independent financial advice. Also some employers may not allow 4X4 Utes in a novated lease. [‡] Luxury Vehicles. When the Amount Financed is greater than the 2018/19 annual vehicle depreciation limit of \$57,581 it will be regarded as a loan instead of a lease. So the depreciation and interest will be tax deductible rather than lease payments. This will impact some of the calculations and the potential savings available when salary packaging a vehicle. Readers should seek independent financial advice. Also some employers may not allow luxury vehicles in a novated lease.

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Hyundai's SUV range.



Tucson



Kona



Santa Fe

5-seater Tucson

- New stylish design
- New modern interior
- Driver Attention Warning¹
- Smart Cruise Control¹
- Wireless smartphone charging²

Kona

- Satellite navigation³
- Glass sunroof⁴
- Head-Up Display⁵
- Apple CarPlay™ & Android™ Auto compatibility⁶
- Blind-Spot Collision Warning⁷

7-seater Santa Fe

- 7 Hyundai SmartSense™ safety features as standard⁸
- Panoramic glass sunroof⁵
- Smart One-touch Walk-in
- Personal USB charging ports
- Air conditioning in 3rd row

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1. Available on the Go with SmartSense™ Safety Pack, Active X with SmartSense™ Safety Pack, Elite and Highlander variants. 2. Wireless charging pad requires a Qi-enabled smartphone or adaptor to operate. Only available on the Highlander variant. 3. Available on the Active, Elite and Highlander variants. 4. Available on the Highlander variant with body coloured roof. 5. Only available on the Highlander variant. 6. Apple CarPlay™ functionality requires software update. Apple CarPlay™ requires iPhone 5® or subsequent model (lightning cable) in order to operate. Apple® and iPhone® are registered trademarks of Apple Inc. Android™ Auto requires a device with Android 5.0 operating system or subsequent version, and USB cable in order to operate. Android is a trademark of Google Inc. 7. Available on the Active with Safety Pack, Elite and Highlander variants. 8. Hyundai SmartSense™ is a registered trademark of Hyundai Motor Company. Safety features are not a substitute for attentive driving.



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