RATE CHART

MAPLE

Effective for all **Chattel Mortgage** applications submitted from 14th October 2026

Base Rates

Passenger and Commercial Vehicles (<12 Tonne GVM) < 5 years old	**8.55%**
Heavy Commercial Vehicles (incl. trailers) (>12 Tonne GVM) < 5 years old	**8.80%**
Wheeled Plant & Equipment < 5 years old	**8.85%**

Fees & Brokerage

Fee	Amount
Establishment Fee (Dealer Sale)	$550
Establishment Fee (Private Sale)*	$750
Establishment Fee (Sale & Buyback)	$750
Broker Origination Fee	Up to $1,400 inc GST

Brokerage >4% Add 0.5% for every 1% of Brokerage**

* Fee may vary for assets located outside of metropolitan locations
** Max Brokerage 8%

Rate Loadings

Primary Rate Loadings	Loading
Asset >5 yrs at origination	+ 0.50%
Asset >10 yrs at origination	+ 1.25%
Non-property owner	+ 1.00%
Private Sale	+ 0.25%
Sales & Buyback / Refinance	+ 0.75%
GST Registration 1-2yrs	+ 1.00%
Non-Wheeled Equipment	+ 1.75%
Non-Major brand (see list, page 2)	+ 1.00%

Other Rate Loadings	Loading
Prime movers*	+ 4.00%
12 or 24 month terms	+ 2.00%
Loan < $20k	+ 1.00%
Tertiary asset	+ 4.00%

*Subject to credit and asset quality. Deposit may be required.

Product Requirements

Documents Required	Streamline $150K	Streamline Plus $250K*	Streamline Max $350K	Full Assessment $500K
Credit Reference	✓	✓	✓	✓
2x Recent BAS			✓	✓
ATO Portals			✓	✓
Commitment Schedule			✓	✓
Management Accounts				✓
Most Recent Company Financials				✓

*Asset restrictions apply. Not available for passenger vehicles, SUVs or Prime Movers
Maple reserves the right to request bank statements or financials if required

ELIGIBILITY: PROPERTY OWNERSHIP

Property owner required for all applications, or a 20% verified deposit where the applicant is a non-property owner.

Maple Asset Finance Pty Ltd
ABN 92 674 353 103

broker@mapleassetfinance.com.au
1800 518 129
GPO Box 3808 Sydney NSW 2001

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Vehicles

Motor Vehicles

- Passenger vehicles: Cars and SUVs
- Commercial vehicles: Vans, Utilities, 4WDs
- Light trucks <12 tonne GVM

Heavy Commercial Vehicles

- Heavy trucks > 12 tonne GVM
- Trailers
- Buses
- Car transporters
- Tipper/Dump/Pump trucks
- Tankers
- Mobile cranes <15 tonne GVM

Non-Major Brand List

Beiben, BEML, Boleo, Bonluck, CAMC, Changlin, Daewoo, Faw Jiefang, Foton, Hangcha, Heli, Higer, King Long, LiuGong, Lonking, Noblelift, SDLG, Shantui, Sinotruk, Sunward, XCMG, XGMA, YTO Group, Yutong, Zhongtong, Zoomlion

END OF TERM
Maximum asset age is **20 years** at end of term (loadings apply).

Note: Assets not listed above may be considered on a case-by-case basis. Please speak to your BDM if you would like to confirm if Maple will fund a specific asset not noted above.

Plant & Equipment

Wheeled Plant & Equipment

- Earthmoving/yellow goods equipment
- Wheeled construction equipment
- Material handling equipment
- Forklifts
- Tractors
- Access equipment
- Container lifts
- Boom lifts and scissor lifts
- Aerial/elevated work platforms
- Telescopic handlers
- Wheeled agriculture machinery and equipment
- Special purpose vehicles and trailers

Non-Wheeled Plant & Equipment

- Manufacturing equipment (lathes, CNC machines, press brake etc.)
- Non-wheeled & non-tracked construction equipment attached to primary assets
- Concrete cutters
- Engineering equipment
- Road marking equipment
- Mechanical equipment such as hoists
- Generators
- Compressors
- Industrial printers
- Other agricultural equipment
- Medical devices and equipment
- Veterinary equipment
- Mining equipment (above-ground only)

Balloon Guidelines

Term (months)	Motor Vehicles	Heavy Commercial & Equipment	Non-Wheeled Assets*
12 to 36	50%*	30%	20%
48	45%*	30%	20%
60	35%	30%	20%

*New assets only. The maximum balloon available is dependent on the asset type and age at the end of term, subject to final credit approval

Industry Specific Requirements

Long Haul Road Transport and Logistics requires min 20% deposit, minimum 600 credit score, 2x recent BAS, ATO portals, and property ownership. Bank statements may also be required.

Baseline Application Requirements

- Borrower information, loan purpose and asset location in the application notes
- Clear copy of driver's licence front and back (applicant's must be Australian Citizens or Permanent Residents)
- Privacy Consent (must note 'Maple Asset Finance Pty Ltd' as a reporting entity if not using Maple privacy consent form)
- Director/Guarantor asset and liability position including confirmation of either property ownership (Rates Notice) or deposit. Property ownership can be in the name of a spouse, company or trust up to $150k.
- Credit Scores to be acceptable

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