Probiz FINANCE

ASSET FINANCE



SME Guide to Asset Finance

A Practical Guide for Business Owners Financing Vehicles, Trucks, and Equipment

Asset finance allows businesses to acquire vehicles, machinery, and equipment without paying the full purchase price upfront. Instead of draining working capital, businesses can spread the cost of assets over time while continuing to invest in growth. This guide explains how asset finance works and how Australian SMEs can use it strategically

What is Asset Finance?

Asset finance is a funding solution that allows businesses to acquire assets such as company vehicles, delivery vans, trucks, machinery, or specialized equipment through structured repayments. Rather than paying the full purchase cost upfront, businesses finance the asset over an agreed term.

Assets Commonly Financed by Businesses

- Company cars and executive vehicles
- Delivery vans and commercial vehicles
- Trucks and transport fleet vehicles
- Construction and manufacturing machinery
- Medical, hospitality, and specialized equipment







Why Businesses Use Asset Finance

- Preserve working capital for operations
- Upgrade equipment faster
- Spread asset costs across useful life
- Maintain predictable monthly repayments
- Support business growth without large upfront costs

When Should You Consider Asset Finance?

- When upgrading business vehicles
- When replacing outdated machinery
- When expanding your fleet or operations
- When preserving cash flow is important

What Lenders Typically Assess

- Business financial performance
- Credit profile of the business
- Value and type of asset being financed
- Business industry and risk profile

Steps to Secure Asset Finance

1. Identify the asset your business requires.
2. Determine the finance structure suitable for your business.
3. Compare lender options.

4. Submit application and supporting documents.
5. Approval and asset purchase



How Probiz Finance Helps Businesses

Probiz Finance works with Australian SMEs to structure asset finance solutions for vehicles, machinery, and business equipment. By working with multiple lenders, businesses can access competitive funding options suited to their needs and growth plans

Next Step

If your business is planning to purchase vehicles, trucks, or equipment in the coming months, consider structuring finance early to secure the right solution.

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