



BENTLEY



Bentley Financial Services

Finance Products Explained



Getting the keys to your very own Bentley has never been so simple. Explore our range of flexible finance options to find out how.



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About us

At Bentley Financial Services, we're here to make your journey smoother, from choosing your vehicle to financing it with confidence.

With decades of global experience and a strong presence in Australia, we offer smart, flexible finance solutions designed around you.

Whether you're purchasing your first Bentley or upgrading to your next, we provide the convenience, trust, and innovation you expect from the Bentley name. Think of us as your finance partner; committed to making ownership simple, seamless, and tailored to your lifestyle.

Why finance with us?

An exceptional vehicle deserves finance to match. Bentley Financial Services is built exclusively for Bentley drivers, with flexibility, speed, and confidence at every step.

Tailored to You

Choose from finance options that suit your lifestyle — not the bank's.

Flexible, Affordable Plans

Customise loan terms up to 84 months with deposit and balloon payment options to reduce repayments.

Fast & Simple

Enjoy streamlined approvals and fixed rates with no account-keeping fees.

Backed by Experts

Get personalised support from the team who knows your Bentley best.

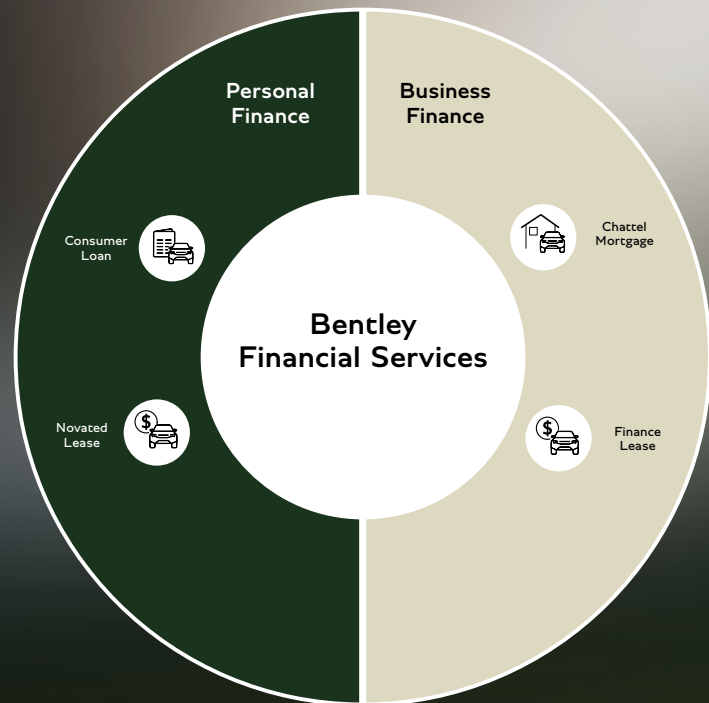
Options at Every Turn

Select repayment schedules that suit your budget and end-of-term solutions that work for you.



Explore the Bentley Financial Services product range

Getting the keys to your Bentley has never been so simple. Explore our range of flexible finance options designed to match your lifestyle and driving goals.













Personal Finance made simple

We offer flexible ways to finance your new Bentley. If you'd like to own the vehicle from day one and pay it off over time, a **Consumer Loan** could be the right fit. Or, if you're employed and want to bundle your vehicle payments into your salary package, a **Novated Lease** might suit you better.

Not sure which option works for you? Don't worry, we'll guide you through it and help you find a solution that fits your lifestyle and budget.

Which finance option suits you?

	Consumer Loan	Novated Lease
Ideal For	PAYG employees looking to own a vehicle through regular repayments	Employees who want to salary package a vehicle, including running costs
Contract Term	12-84 months	12-60 months
Payment Frequency	Weekly, Fortnightly or Monthly	Matches your salary cycle
Deposit	Optional	
Fixed Interest Rate		
Fixed Repayments		
No account keeping fees		
Guaranteed Future Value		
Balloon/Residual	Optional	
Payment Methods	Direct Debit, BPAY	Salary deduction from pay cycle
Early Termination	Allowed with fees	Allowed with fees



Consumer Loan

Personalised repayments that fit your lifestyle

A Consumer Loan is a straightforward way to finance your new or used Bentley if you're purchasing it for personal use. It's a secured loan designed to help you get behind the wheel sooner, with flexible options to make your repayments work for you.

For more information, visit the [Target Market Determinations](#) page.

Your benefits

No annual fees
or account keeping
charges



Flexible loan terms
— up to 7 years



Option to add a deposit
or balloon payment at
the end of your loan to
reduce your monthly
repayments

Competitive fixed
interest rate to help
save you money



No extra security
required for approved
applicants



Compatible with
Bentley Choice
for added flexibility

Important Information: Bentley Financial Services is authorised under Australian Credit Licence 389344. Credit criteria, fees, charges, and terms and conditions apply.

Novated Lease

A tax-effective way to drive your next vehicle

A Novated Lease is a smart and tax-effective way to finance a vehicle, structured in line with ATO guidelines and paid using a part of your salary — and it could save you thousands. It's available to employees whose employer agrees to a salary packaging arrangement.

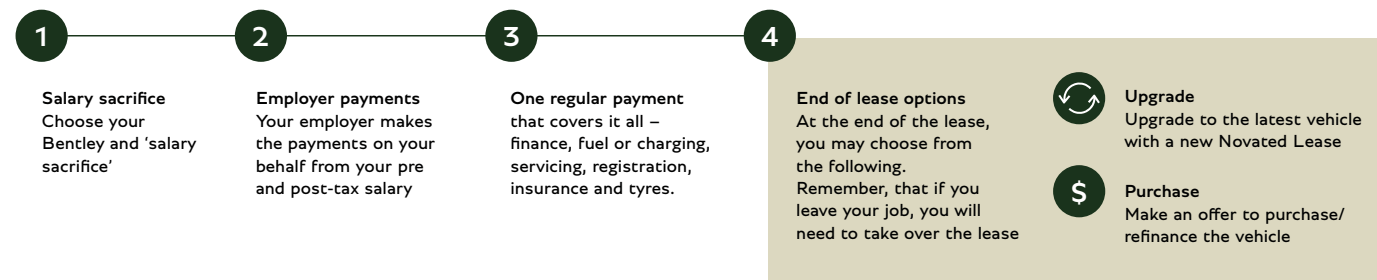
It's an agreement between you, your employer, and Bentley Financial Services that lets you pay for a vehicle and vehicle-related expenses using a combination of pre and post-tax dollars from your salary, potentially reducing the amount of income tax you pay.

A Novated Lease requires your employer to be willing to participate. Our team will guide them through the process and help to set everything up, making the process easy for them.

Your benefits










How it works



Business Finance, tailored to you

Whether you're a sole trader, small business owner, or managing a large company, we offer flexible finance solutions to suit your needs. From owning your vehicles to leasing them with minimal hassle, we'll help you find the right option to keep your business moving.

Explore the options below to see which solution fits your goals best*:

	Chattel Mortgage	Finance Lease
Ideal For	Businesses wanting ownership + upfront GST claim	Businesses that prefer not to own but want to claim GST on each payment
Contract Term	12-60 months	12-60 months
Payment Frequency	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly
Deposit	Optional	
Fixed Interest Rate		
Fixed Repayments		
No account keeping fees		
Balloon/Residual	Optional	Required (ATO guidelines)
Payment Methods	Direct Debit, BPAY	Direct Debit, BPAY
Early Termination	Allowed with fees. GFV return option voided	Allowed with fees. GFV return option voided

*General Advice Warning: This brochure provides general information only and does not constitute financial advice. Please refer to the full terms and conditions or speak with a qualified advisor to determine which product is suitable for your business needs.

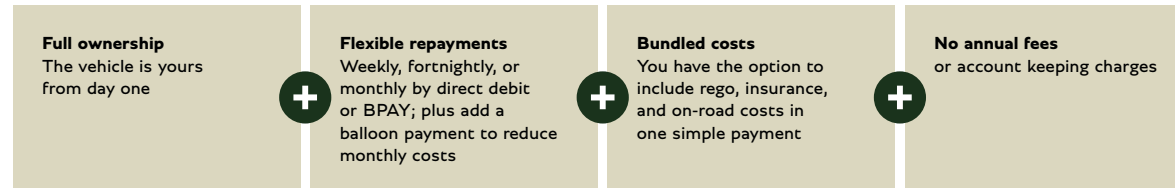
Chattel Mortgage

A flexible way for businesses to finance their vehicles

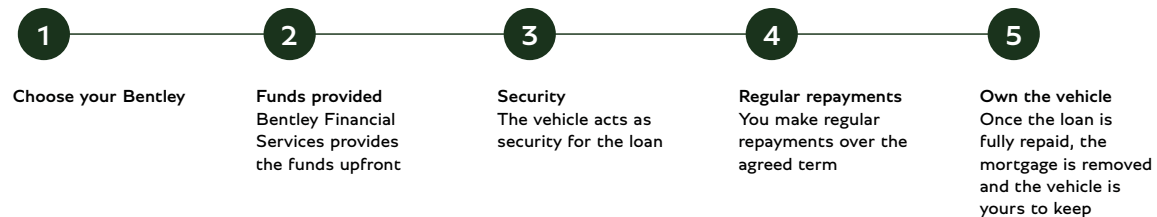
A Chattel Mortgage is one of the most popular finance options for Australian businesses. It's available to ABN holders using the vehicle primarily for business purposes. It's a straightforward, flexible way to gain full ownership of your business vehicle.

With this option, your business borrows the money to purchase the vehicle upfront, and the vehicle itself is used as security for the loan. You can structure repayments to suit your cash flow — this could include a larger deposit upfront and a balloon payment at the end.

Your business benefits



How it works





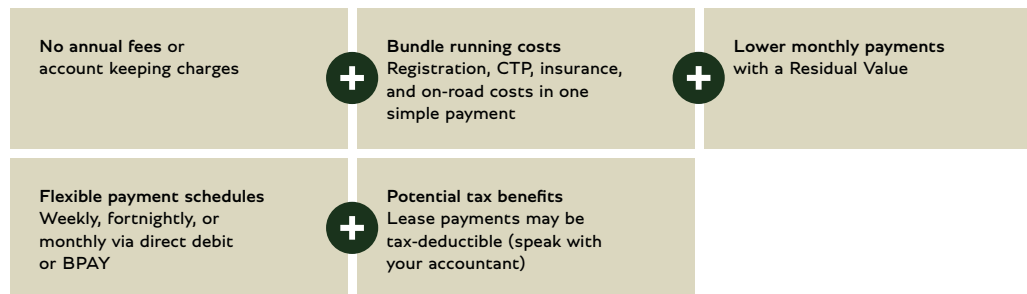
Finance Lease

Lease smart, finance right

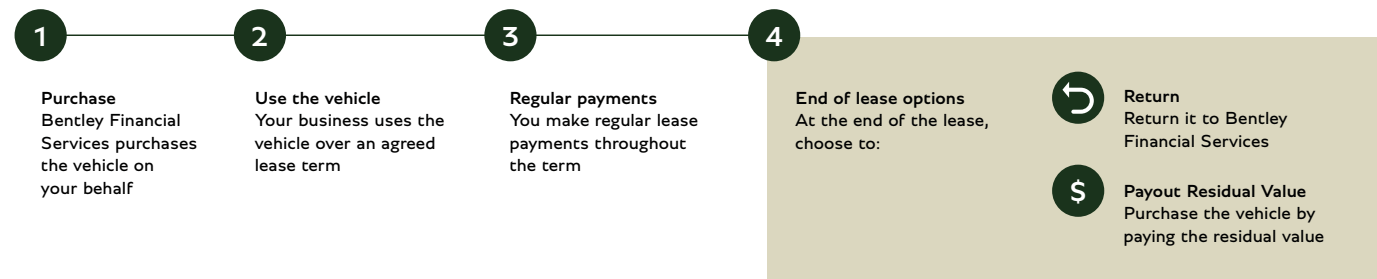
A Finance Lease is a great option if your business needs a vehicle for work but doesn't need to own it. You "rent" the vehicle for a fixed term, make regular lease payments, and at the end, you can either purchase it for the agreed residual value or simply return it.

It's a simple way to keep your business moving while potentially enjoying tax deductions on lease payments.

Your business benefits



How it works



The Finance Lease is offered by Bentley Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. All applications are subject to eligibility criteria and credit approval. No annual fees or account keeping charges refers to standard lease terms. Other fees may apply, such as early termination, or kilometre charge. Residual value and ownership is agreed at the start of the lease and payable if you wish to purchase the vehicle at the end. Tax benefits will depend on your business's individual circumstances. Please consult your tax adviser to determine if this product is right for you.

We're here to help

When you're choosing a vehicle, expert advice makes all the difference. The same goes for finding the right finance option. Whether you're purchasing a new Bentley for the first time, or one of our existing customers who has a question about your finance, we look forward to hearing from you.

Our Business Managers are committed to helping you navigate our range of options to find the perfect one, so you can get behind the wheel of your dream Bentley faster. And even once you leave the dealership, your dedicated Business Manager will only ever be a phone call away for help throughout the life of your Loan or Lease.

Visit your preferred Bentley dealer to speak to a Business Manager today or get in touch with our financial services team by calling us on **1300 087 782**.

We're available **Mon - Fri 9:00am - 5:00pm (AEST/AEDT)**.

www.bentley.com.au



You should consider whether the advice is suitable for you and your personal circumstances, objectives, financial situation or needs, as this advice is general in nature. Before you make any decision about whether to acquire a Bentley Financial Services product, you should review any applicable fees or charges, the Product Disclosure Statement and T&Cs as certain criteria may apply. We recommend that you seek appropriate independent professional taxation advice in relation to a financial option arrangement. Bentley Financial Services is a trading name of Volkswagen Financial Services Australia Pty Limited. ABN 20 097 071 460, Australian Credit Licence 389344.