



PRODUCT COMPARISON CHART

NISSAN FINANCE

Question		Nissan Acquire	Nissan Advantage	Nissan Advantage Plus
1.	Do I own the vehicle at the end?	Yes	No – but you may offer to purchase for residual value	No – but you may offer to purchase for fair market value
2.	How much deposit do I have to pay?	Flexible	Flexible	Minimum of one advance rental
3.	What is the frequency of the payments?	Monthly or structured	Monthly or structured	Monthly
4.	Is the payment in advance or arrears?	Arrears	Advance	Advance
5.	What is the interest rate?	Current Dealership rate	Current Dealership rate	N/A – you pay a monthly rental
6.	What terms are available?	Maximum of 60 months	Maximum of 60 months	6 to 45 months - passenger 6 to 60 months - commercial
7.	Does the plan include servicing?	No	No	Optional
8.	Is there a limit on the distance I travel over the term?	N/A	No – but the distance travelled will affect the residual value	Yes
9.	What happens if I travel over the agreed kilometres?	N/A	N/A	The lessee will be charged the agreed rate for excess kilometres
10.	Am I responsible for a residual/balloon value at the end of the contract?	Yes	Yes	No – but subject to fair wear and tear, and excess kilometre charges
11.	What if I want to get out early?	Call us and we will calculate a settlement figure	Call us and we will calculate a settlement figure	Balance of remaining rentals or a settlement figure
12.	What happens if I can't make payments due to unforeseen circumstances?	Contact our customer service team for assistance. Lifestyle protection cover can be included in the repayments.	Contact our customer service team for assistance. Lifestyle protection cover can be included in the repayments.	Contact our customer service team for assistance. Directors, Shareholders and Guarantors are responsible.
13.	Does the vehicle appear on my balance sheet?	Yes, as an asset	Dependant on accounting compliance	No
14.	Can I claim depreciation on the vehicle?	Yes	Dependant on the term of the lease	No
15.	Can I claim tax on the interest?	Yes	Dependant on the term of the lease	N/A – The monthly rental is a tax deductible business expense
16.	The vehicle is for business purposes, can I claim the GST?	Yes – on the purchase price of the vehicle	Yes – as per contract schedule	Yes – on the monthly rentals