

CAR LEASING GUIDE

ALL YOU NEED TO KNOW FACTS, FIGURES, PRICES, ARTICLES AND REVIEWS



2022

ISUZU D-MAX & MU-X

WORK-LIFE BALANCE



WORK YOUR OWN WAY IN THE ISUZU D-MAX & MU-X.

The Isuzu D-MAX ute and 7-seat MU-X SUV are perfect for any job and any adventure. With the legendary Isuzu 3-litre turbo-diesel engine, an intuitive 6-speed transmission plus a 5-star ANCAP safety rating across the entire range. Coupled with 4x4 Terrain Command and outstanding towing capacity, the D-MAX and MU-X have everything you need for your next work trip or weekend escape.

SERVICE+PLUS		
6	7	7
YEAR WARRANTY*	YEARS ROADSIDE ASSIST*	YEARS CAPPED PRICE SERVICE*

ISUZU UTE

ISUZU
UTE

GO YOUR
OWN WAY

*6 years/150,000km (whichever occurs first), for Isuzu UTE Vehicles with a Warranty Start Date on or after 1/1/19. Excludes trays & accessories. †The Roadside Assistance Program ("RSA Program") provides Coverage to RSA Eligible Vehicles with a Warranty Start Date on or after 1/9/20 for a maximum of 7 years (unlimited kilometres). Initial 13 months Coverage provided from the Warranty Start Date. The Coverage will be reset for another 13 months from each date that a Participating Isuzu UTE Dealer conducts a Scheduled Service on the vehicle. For full Terms & conditions visit isuzuute.com.au/roadside-assistance-disclaimer. ‡The Capped Price Servicing Program ("CPS Program") applies to CPS Eligible Vehicles at Participating Isuzu UTE Dealers only. For 19MY & later vehicle models, the Capped Price Servicing covers the first 7 Scheduled Services for up to 7 years/105,000km (whichever occurs first). CPS Program is subject to change. For full terms & conditions, current pricing & model eligibility visit isuzuute.com.au/service-plus-disclaimer.

2016

The year Fleet Auto News started the car leasing guide

THE 2022 CAR LEASING GUIDE

We've compiled purchase prices and the running costs to help you buy a car

228

CARS

134

MODELS

30

MANUFACTURERS

WHY PEOPLE USE A NOVATED LEASE



Buying a car that suits my tastes and lifestyle



Combining all vehicle expenses into one monthly payment



Financial savings



Having a new reliable car



Driving a new car
(Source: FAN Survey)



2022 Car leasing guide

ARE YOU LOOKING FOR A NEW CAR THIS YEAR?

Research conducted by Fleet Auto News in 2021 indicated that people described their car as being 'practical for their family'. The second most popular description was, 'allows me to have fun on weekends and holidays'.

To find the perfect car that meets the needs of your family, and allows you to enjoy weekend adventures will require some research and compromise. The 2022 Car Leasing Guide from Fleet Auto News will help you narrow down the choices.

Flick through the pages and see how we've grouped the cars. They're not listed by make or model. We've put them into categories based on how they can be used. Then sorted them using the monthly rental you would pay with a novated lease when using salary packaging.

Looking at cars this way will let you decide which one will suit your lifestyle, and then help you narrow down the choices using the monthly rental. (The monthly rental is the cost to own and operate the car over three years. It includes fuel, maintenance, tyres, finance costs and depreciation.)

If you haven't used finance to buy a car before - keep reading! It's not as complicated as you think and thanks to salary sacrificing, where you pay for the car

before you pay tax, it can be a lot cheaper to own a car this way.

There's lots of jargon – PAYG, GST and FBT. Though if you take the time to understand how it works, it will make sense. Still unsure? Talk to friends or family that have a novated lease. They'll be the ones getting a new car every three years.

Take the time to look through the data pages in this guide. We've simplified the information so it's not complicated. It's a sample of what you'll see on a novated leasing quote to introduce you to the important terms.

If you're looking at buying a new car in 2022 this guide is for you. It's also for the people approaching a new stage of their life which will require a more suitable car.

We hope you find this guide useful. Please share it with family, friends and colleagues to help them understand the financial savings available when using a novated lease to finance a new car.

The Fan Team



BUILT TOUGH FOR WORK OR PLAY

Bundle all your vehicle needs into one flexible novated package with Mitsubishi Triton. Engineered beyond tough to suit your lifestyle anytime, anywhere.

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to discover a tailored solution today!**

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For further information please contact Mitsubishi Motors Australia on fleetsupport@mmal.com.au

***NOTHING CAN FRIGHTEN
A TRITON***

AUSTRALIA'S FIRST



WHEN ALL SCHEDULED SERVICES ARE COMPLETED
AT A MITSUBISHI DEALERSHIP

TOP SELLING CARS

2017 Toyota Corolla

2018 Toyota Hilux 4X4

2019 Ford Ranger 4X4

2020 Toyota RAV4

2021 Ford Ranger 4X4

20.1 million

The number of registered cars in Australia in 2021

“The national fleet passed 20 million for the first time in 2021, increasing by 1.7% from the previous year.”

Rob Walter, Director of ABS Transport Statistics.

OLDEST CARS YOU CAN STILL BUY NEW

1951 Toyota Landcruiser

1951 Nissan Patrol

1967 Toyota Corolla

1968 Toyota Hilux

1985 Nissan Pathfinder

1989 Mazda MX-5

1994 Toyota RAV4

Buying a new car?

CASH vs FINANCE vs LEASE WHAT'S THE BEST



Did you know that you could end up with more dollars in your pocket with a novated lease compared to buying it with cash or regular finance? Using normal finance you pay from your salary after tax. With a novated lease you salary package the car and make the payments before tax.

The alternative is to wait until you can save enough cash for the car you want. But saving is hard. Expenses always eat into your precious savings which means you'll need to wait longer for your new set of wheels.

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.



WHAT'S THE DIFFERENCE BETWEEN OWNING A CAR 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.

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

A 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.



NISSAN FLEET



The Nissan Navara is your ultimate workhorse

Built for purpose and packed with intelligent technology, helping you get the most out of your fleet. Speak to a Nissan Fleet expert who will help tailor a vehicle solution that's right for your business needs.

 NISSAN FLEET



5YR UNLIMITED
KILOMETRE
WARRANTY

6YR CAPPED
PRICE
SERVICING

Capped price servicing applies for up to 6 years / 120,000km (whichever occurs first). See Nissan.com.au for full T&C's of warranty and capped price servicing.

2021 STATISTICS FOR AUSTRALIAN CARS

7

People change cars every 7 years

3

Novated leases normally last 3 years

10.4

Average age is 10.4 years

28%

Less than 6 years old

28%

7 to 11 years old

44%

More than 12 years old

12.4

Tasmania has the oldest cars at 12.4 years old







9.4

ACT has the youngest passenger cars at 9.4 years old



HOW MANY SEATS?

We've included the number of seats for each car in the leasing guide. Our readers told us that 'practical for their family' is the most common way they describe their car. So knowing how many people a new car can fit sounds important. Here are the stats for the 228 cars featured.

SEATS	CARS
	3
	12
	166
	40
	6
	1

MANUAL OR AUTO?

It's no longer a simple choice between auto or manual. There are 36 different types of transmissions available for cars listed in the leasing guide this year. With most cars, there's no choice because they only make one type.

To achieve better fuel economy, car manufacturers have introduced more gears to automatic transmissions. The 8 speed auto is the most popular in the list of cars this year.



WHEN'S THE BEST TIME TO BUY A NEW CAR?

The last weekend of the month is a great time. Car dealerships have targets to hit and the end of the month is a great time to do a deal. Not every dealer will play the game so shop around to get the best price.

Another good time is at the start of the year. Manufacturers often provide incentives to sell the cars that were built in the previous year.

BUY THE TOP MODEL IN THE RANGE

With a novated lease you pay a monthly rental depending on the length of the lease (36, 48 or 60 months) so the cost for a model upgrade is spread across the term of the lease so you can enjoy the luxury without the upfront payment.



Q Should I buy a 4X4 or AWD?

A There are 33 4X4 cars and 32 All-Wheel-Drive cars listed in the 2022 car leasing guide. A 4X4 car will take you off-road and let you find amazing locations to get away from the hustle and bustle of the city.

Cars with AWD are great to drive around town or on the highway. By delivering power through all four wheels, AWD cars are stable on different road surfaces making them popular in the snow and on country roads.

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

A 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 provide extra discounts that may not be available to a retail buyer.

Optional Accessories

When you get a novated leased you can pick the car you really want and it's the right time to make it look great with some 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.

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. Then after tax, it's even less!

So, don't skimp on the accessories and load up your car with all the things that will make it practical and fun.



METALLIC PAINT

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



INTERIOR

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



ROOF RACKS

It's amazing how useful these can be. Think about the look as well as the practicality.



WINDOW TINT

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



TYRES

Stick to a quality brand or the manufacturer's recommendation. Remember - there's only one hand print between you and the road.



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.



NEW WHEELS

Create a unique look with a different set of wheels.



TOW BAR

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

TOP SELLING EV IN 2021

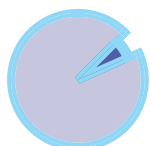


TESLA MODEL 3

Range 547km

0-100km/h in 3.3 seconds

EV SHARE OF NEW CAR SALES IN 2021



1.95%

Of all new cars sold

EV CHARGING TIMES



EV RANGE IMPROVEMENTS

2010 120km

2022 400+km

PHEV SALES

2020

2021

Sales of Plug-in Electric Vehicles (PHEV) tripled

Electric vehicles (EV)

SALES OF ELECTRIC CARS ARE SURGING AHEAD



This year in the leasing guide there are 21 electric cars, 60 are powered by diesel and 147 have petrol motors (including 14 Plug-in Hybrids or PHEV). Things are changing fast because in 2018 there were no electric cars in the guide.

THINGS YOU NEED TO KNOW

Driving distance (range) All the EVs on sale in Australia today will drive far enough for people living in capital cities, or large regional towns, to perform their daily routines. Longer trips won't be an issue either because batteries are getting better each year.

Charging (filling the tank) If you know how to plug-in a toaster, you can charge an EV. It's better than visiting a petrol station because you can do it at home. Another option is using one of the public chargers

located in shopping centres, parking stations or in your workplace. Just start looking, and you'll see them everywhere.

Purchase Price At first glance they don't seem cheap compared to a similar sized petrol model. You need to consider the level of specification (because they are more luxurious) in the EV model and reduced running costs when doing the numbers.

Q Is 2022 going to be the year to buy an electric car?

A It's a good question. If you love new technology and can install a charger at home you're the target buyer. There'll be more electric cars to choose from in 2022 however they'll still be more expensive than a similar petrol or diesel car.

Q What's like to drive an electric vehicle?

A They are lots of fun. Acceleration is great. The ride is smooth and quiet. It does take a few trips to adjust your driving style because of the regenerative braking. When they become cheaper people will be switching over from petrol and diesel cars because they are so good.



Australian households spend more than **\$1.7bn on vehicle finance each month**

Despite this, consumers spend **half as long selecting a finance provider** as they do choosing a vehicle, with most only sourcing a single quote from a lender.

Automotive Finance Insights (AFI) is an in-depth analysis of how consumers finance the purchase of vehicles in Australia.

The insights it provides into **consumer behaviour, trends and attitudes when choosing between automotive finance products & providers** are critical to set your organisation up for success in this highly competitive market.



Lenders



Customer Journey



Finance Products



Dealerships



Brokers



Channels



To purchase the report, go to automotiveinsights.com.au.
Use the code **FAN22** for a **15% discount**

For more information, contact **Ben Selwyn**
bselwyn@acaresearch.com.au or **(02) 9927 3310**

1986

The year novated leasing was created

MONTHLY RENTAL BREAKDOWN

63%

Decline in car value (depreciation) and finance costs

16%

Fuel

6%

Servicing and tyres

9%

Comprehensive insurance

6%

Registration and CTP

TOP NOVATED LEASE VEHICLES

2020 Ford Ranger 4X4

2019 Mazda CX-5

2018 Mazda CX-5

2017 Mazda3

Novated Leasing

SALARY PACKAGING SAVES YOU MORE MONEY



When you participate in salary packaging you are paying for items from your pre-tax salary. This reduces your taxable income and the amount of tax you pay – saving you money!

When you salary package a car it's also called novated leasing. With a novated lease, most people can save money when buying a new car compared to using cash or a redraw from their home loan. It may sound complicated, though once you do some research you'll be amazed at how much you can save.

A NOVATED LEASE IS A THREE WAY AGREEMENT

Novated is a fancy term that is popular in legal circles. It refers to the tri-party

arrangement between you, your employer and the leasing company. It's also called salary packaging because you are including the purchase and running costs of a car in your total remuneration package.

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

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

Q Can I lease a second hand car?

A Yes. You'll need to check with your company and the preferred provider because there may be limits on age or kilometres. You can even use your existing car and get the benefits of salary packaging.

Q Can I source my own car?

A Yes. The supply of new cars was tight in 2021 and it won't get better for a while. If you know the car you want and can find one, the novated leasing company will be able to arrange everything else. With COVID impacting supply chains, this may be the fastest way to get a new car in 2022.



QUICK NOVATED LEASING Q&AS!

WHAT IS A NOVATED LEASE?

A novated car lease is a salary packaging agreement that enables you to pay for a new or used car and its running costs, from your pre-tax salary. It's a lease agreement between an employee, employer and a novated lease provider in Australia.

This employee funded car leasing scheme allows government and other employees to finance a car of their choice and all the running costs that come with it, using pre-tax income.

WHAT DOES A NOVATED LEASE COVER?

A novated lease covers not only the cost of your vehicle, but all the associated expenses too. Not to be mistaken for a self-managed lease where you have to budget for the maintenance and running of your car, a novated lease from Fleet Network covers everything from the lease payments, insurance, registration, and running costs such as fuel, tyres and servicing too.

CAN A NOVATED CAR LEASE BE FOR PRIVATE USE?

Yes! One of the many benefits of a novated lease plan is that you can drive the car for 100% private use. The car is personally owned by you.

HOW MANY KMS DO I NEED TO DRIVE?

For novated car leasing in Australia, there are no longer regulations on a minimum number of kilometres that need to be travelled and you don't need to drive a great deal to save a great deal of money. Whether you drive 10,000kms, 100,000kms, less or more, a novated lease will help you save.

WHAT IF I CHANGE EMPLOYER?

If you change employment during your novated lease agreement (these usually last 1-5 years), there are 3 things you can do:

- Continue with monthly payments – these will need to be out of your own pocket.
- Re-novate your lease – with your new employer (providing they offer the salary sacrifice benefit).
- Pay your lease out early – this means you'll pay the remaining lease and residual value (GST inclusive). This option entails buying the car outright.

FleetNetwork

Lease > Package > Save

THE FLEET NETWORK DIFFERENCE

We are committed to being the best novated lease and salary packaging service provider in Australia, by delivering industry leading service, products and client satisfaction.

Our service is personal. There are no call centres here – you'll speak directly with our expert novated leasing staff, every time. We're fast and flexible and even offer a convenient trade-in service for our customers.

You'll also be allocated a dedicated novated lease specialist to guide you through the entire process.

OUR BRAND PROMISES

- We always respond to client enquiries within four working hours.
- We always deliver personalised communication through every step of the process and beyond.



GET YOUR NEW CAR CHEAPER

HOW IT WORKS

All this covered in an **easy & affordable** deduction from your take home pay.



THE COMPLETE CAR SOLUTION

Your new car!



CALL 1300 738 601
contact@fleetnetwork.com.au
FLEETNETWORK.COM.AU

Same day quotes!

FleetNetwork

Lease > Package > Save

SURVEY RESULTS

74%

The number of employers offered novated leasing

84%

The number of employees who have considered a novated lease

HOW PEOPLE DESCRIBE THEIR CARS



Practical for my family



Allows me to have fun on holidays and weekends



A way to get from A to B



Work vehicle



The car I've always wanted

33km

Average daily kilometres travelled by Australians
(Source: ABS)

WHAT'S INCLUDED IN THE MONTHLY RENTAL?

Everything! The figure looks high at first because it includes fuel, maintenance, tyres, depreciation, annual rego, insurance and the finance costs. It's like a budget so when the rego is due, or a major service, you'll have the money ready and won't suffer from financial anxiety.

LUXURY CAR CORPORATE BENEFITS

If you're 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 Genesis, Mercedes-Benz, BMW and Lexus run Corporate Programs. And like salary packaging, many employers use the membership of these programs as a way to recruit and reward staff.

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're 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 will make it even better.

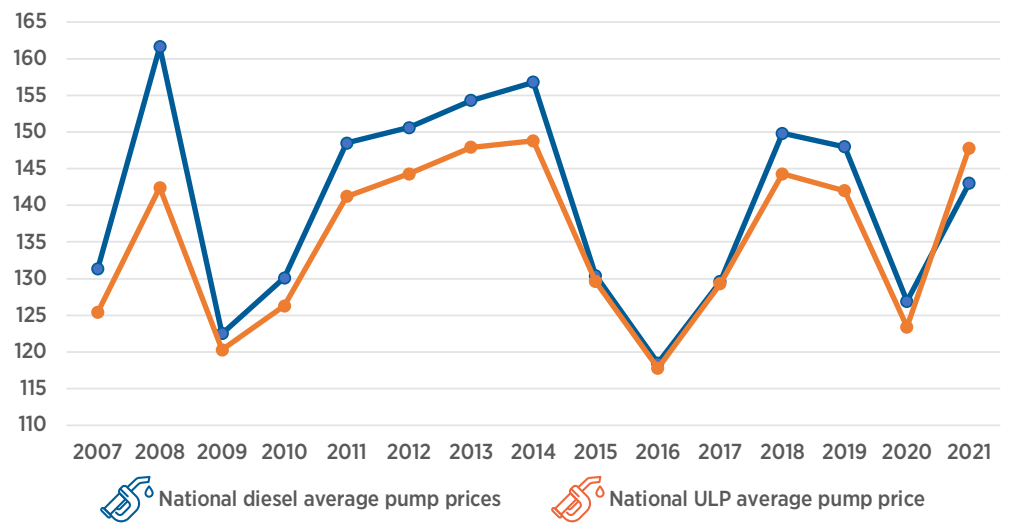
Servicing and maintenance costs are often the thing that worry people when they consider purchasing their first luxury vehicle. A Corporate Program is a good way to ease your concerns because you'll have access to an account manager to help you understand the total cost of ownership rather than focusing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

WHAT HAPPENS AT THE END OF A NOVATED LEASE?

There are three options:

- 1 Sell the car privately and pay the residual value. (A great way to get into another new car and maximise the sale value of your old car.)
- 2 Pay out the residual value and keep the car. (If you love it, why not keep it?)
- 3 Pick a new car and get the dealer to take your old car as a trade-in. (This is the easiest option though you'll still need to pay out the residual value on the lease.)

HISTORICAL FUEL PRICES





HiLux SR5 shown.

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toyota.com.au/fleet

OH WHAT A FEELING

2022 Editor's top picks

Australians are spoilt for choice when it comes to new vehicles. There's more than 500 models from 70 manufacturers on the market.

At Fleet Auto News, our reviewers drive a lot of cars. They have put together a list of vehicle recommendations based on the different ways people use their cars.

WEEKEND ADVENTURES

If you want your weekends to be exciting and different, you'll need a car that can handle anything. These cars can tow boats, take you off-road and reach those exclusive camping spots.

URBAN CHIC

There's lots of living to be done before life gets serious. So why not pick a luxurious car that also looks great. Any of these cars will get you around town in style.

ESCAPING THE CITY

If you like getting out of the city these cars are perfect to explore regional centres or enjoy a weekend getaway on

the coast. Packed with extra features you'll arrive refreshed and ready to enjoy your time away.

FIRST NEW CAR

Novated leasing is a great way to get your first new car. In this section we've picked some great value cars that will be reliable and safe.

COASTAL CRUISING

There's no better way to unwind and switch off than a cruise along the coast. With these cars you'll feel the wind in your hair, the sun on your face and nothing to block the view.

GROWING FAMILIES

It's amazing how quickly you can run out of room when your family starts to grow. If you need something roomier one of these cars will be right for you.

JUST FOR FUN

Sometimes you just need to have some fun. All of these cars will make you smile when you're behind the wheel. They may not be practical for a daily drive so that's what the weekends are for.

ELECTRIFYING

If you're ready to say goodbye to petrol stations and carbon emissions, these cars are for you. Novated leasing is a great way to get into an electric car and you can easily upgrade every three years.

PRACTICAL FOR WORK

Work cars need to be practical, comfortable and safe because they become your office. Each one of these cars would make a good work horse for the busy road warrior.

STARTING A FAMILY

First comes a relationship, then comes the baby. What comes next is the new SUV to carry your bundle of joy safely with space for a pram and other accessories. Any of these cars would be great for a family.

TREAT YOURSELF

It's been a tough few years so if you need your own space to unwind and relax, indulge with one of these luxury cars. No justification needed.

WEEKEND ADVENTURES **Toyota Rugged X**



WHY

The Rugged X model comes with everything you need to get off-road the weekend it arrives.

THE NUMBERS

ENGINE



2.8 Litre
4 cylinder diesel

POWER/TORQUE



150kW/500Nm

TRANSMISSION



6 speed
auto

FUEL ECONOMY



8.4 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★

URBAN CHIC **BMW X4**



WHY

When you need to arrive in style you can't beat a European luxury car.

THE NUMBERS

ENGINE



2.0 Litre
4 cylinder petrol

POWER/TORQUE



180kW/350Nm

TRANSMISSION



8 speed
auto

FUEL ECONOMY



7.5 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★

2022 Editor's top picks



ESCAPING THE CITY Nissan X-Trail ST-L AWD



WHY

The Nissan X-Trail has been taking families on holidays and weekend adventures for decades. It's a great all round performer.

THE NUMBERS



2.5 Litre
4 cylinder petrol

POWER/TORQUE



126kW/233Nm

TRANSMISSION



CVT

FUEL ECONOMY



7.9 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★



FIRST NEW CAR Nissan Juke



WHY

When's it's your first car you want to impress. The Juke is small and stylish without the big price tag or high running costs.

THE NUMBERS



1.0 Litre
3 cylinder petrol

POWER/TORQUE



84kW/180Nm

TRANSMISSION



7 Speed
auto

FUEL ECONOMY



5.8 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★



COASTAL CRUISING Ford Mustang GT Convertible



WHY

The world's most famous sports car with a drop top and a burbling V8 on a sunny day - heaven!

THE NUMBERS



5.0 Litre
V8 petrol

POWER/TORQUE



339kW/556Nm

TRANSMISSION



10 Speed
auto

FUEL ECONOMY



12.7 Litres/100km
(combined)

SAFETY



3 star ANCAP
★★★



GROWING FAMILIES Mitsubishi Pajero Sport Exceed



WHY

Comfortably seats 7 people with space, practicality and versatility. Ideal for school/sports runs and a family getaway vehicle.

THE NUMBERS



2.4 Litre
4 cylinder diesel

POWER/TORQUE



133kW/430Nm

TRANSMISSION



8 Speed
auto

FUEL ECONOMY



8 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★

2022 Editor's top picks

JUST FOR FUN Mazda MX-5 GT RS



WHY

Fun at any speed, the MX5 is a classic and will put a smile on your face all day, every day,

THE NUMBERS

ENGINE



2.0 Litre
4 cylinder petrol

POWER/TORQUE



135kW/205Nm

TRANSMISSION



6 Speed
manual

FUEL ECONOMY



6.8 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★

ELECTRIFYING Hyundai IONIQ 5 AWD



WHY

All new ground up design with stunning style and features. The future has arrived with V2G technology.

THE NUMBERS

ENGINE



Electric

POWER/TORQUE



225kW/605Nm

TRANSMISSION



Auto

FUEL ECONOMY



430km

SAFETY



5 star ANCAP
★★★★★

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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

+61 3 9017 3520
sales@catch-e.com.au
www.catch-e.com.au

2022 Editor's top picks

PRACTICAL FOR WORK Mitsubishi Outlander



WHY

Fuel efficient, reliable and safe. Everything you need in a mobile office including a large boot.

THE NUMBERS

ENGINE



2.5 Litre
4 cylinder petrol

POWER/TORQUE



135kW/235Nm

TRANSMISSION



CVT

FUEL ECONOMY



7.8 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★

STARTING A FAMILY Hyundai Tucson



WHY

Stylish SUV with safety and tech features galore, plus the space you'll need to carry all that baby gear.

THE NUMBERS

ENGINE



2.0 Litre
4 cylinder petrol

POWER/TORQUE



115kW/192Nm

TRANSMISSION



6 Speed
auto

FUEL ECONOMY



8.1 Litres/100km
(combined)

SAFETY



5 star ANCAP
★★★★★

TREAT YOURSELF Genesis GV80



WHY

Understated elegance is a great way to describe every car in the Genesis range.

THE NUMBERS

ENGINE



3.5 Litre
6 cylinder petrol

POWER/TORQUE



279kW/530Nm

TRANSMISSION



8 Speed
auto

FUEL ECONOMY



11.7 Litres/100km
(combined)

SAFETY



3 star ANCAP
★★★☆☆

EXPLANATION OF HEADINGS ON THE FOLLOWING PAGES

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.

Seats How many people can fit in 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.

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 including running costs 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.

WEEKEND ADVENTURES



Make	Nissan	Subaru	Subaru	Toyota
Model	X-Trail	Outback	Forester	Fortuner
Variant	ST (4WD)	AWD	2.5i Sport (AWD)	GX
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	7
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	CVT	CVT	CVT	6 Speed Auto
Recommended retail price	\$36,140	\$39,990	\$42,690	\$49,715
On road cost	\$38,278	\$42,242	\$45,023	\$52,357
Amount financed*	\$34,993	\$38,607	\$41,142	\$47,837
Residual value	\$15,747	\$17,373	\$18,514	\$21,527
Monthly rental	\$1,108	\$1,160	\$1,226	\$1,375
Annual savings after tax*	\$2,665	\$2,629	\$2,763	\$2,990

WEEKEND ADVENTURES



Make	Volkswagen	Toyota	Mitsubishi	Nissan
Model	Caddy 5	Kluger	Triton	Navara
Variant	California TDi320	GX Hybrid AWD	GSR (4X4)	ST (4X4)
Body type*	4D Wagon	SUV	Double Cab	Dual Cab
Seats	7	7	5	5
Fuel type	Diesel	Petrol	Diesel	Diesel
Transmission	7 Speed Auto	CVT	6 Speed Auto	7 Speed Auto
Recommended retail price	\$54,990	\$54,150	\$53,240	\$54,780
On road cost	\$57,892	\$57,012	\$56,057	\$57,672
Amount financed*	\$52,893	\$52,089	\$51,217	\$52,692
Residual value	\$23,802	\$23,440	\$23,048	\$23,711
Monthly rental	\$1,417	\$1,420	\$1,460	\$1,470
Annual savings after tax*	\$2,789	\$2,873	\$3,157	\$3,085

WEEKEND ADVENTURES



Make	Mitsubishi	Mazda	Toyota	Ford
Model	Pajero Sport	BT-50	Hilux	Everest
Variant	Exceed (4X4)	GT (4X4)	SR5 (4X4)	Sport (4WD)
Body type*	SUV	Dual Cab	Double Cab	SUV
Seats	7	5	5	7
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	8 Speed Auto	6 Speed Auto	6 Speed Auto	6 Speed Auto
Recommended retail price	\$57,190	\$59,990	\$60,680	\$62,890
On road cost	\$60,202	\$63,142	\$63,867	\$66,187
Amount financed*	\$55,003	\$57,907	\$58,632	\$60,952
Residual value	\$24,751	\$26,058	\$26,385	\$27,429
Monthly rental	\$1,515	\$1,571	\$1,585	\$1,630
Annual savings after tax*	\$3,130	\$3,206	\$3,225	\$3,287

WEEKEND ADVENTURES



Make	Isuzu	Jeep	Isuzu	Volkswagen
Model	D-Max	Wrangler Unlimited	MU-X	Multivan
Variant	X-Terrain (4X4)	Night Eagle (4X4)	LS-T (4X4)	TDi340 LWB
Body type*	Crew Cab	4D Hardtop	SUV	People Mover
Seats	5	5	7	7
Fuel type	Diesel	Petrol	Diesel	Diesel
Transmission	6 Speed Auto	8 Speed Auto	6 Speed Auto	7 Speed Auto
Recommended retail price	\$63,900	\$62,950	\$65,900	\$68,790
On road cost	\$67,247	\$66,252	\$69,347	\$72,382
Amount financed*	\$62,012	\$61,017	\$64,112	\$67,147
Residual value	\$27,906	\$27,458	\$28,851	\$30,216
Monthly rental	\$1,651	\$1,669	\$1,692	\$1,751
Annual savings after tax*	\$3,316	\$3,490	\$3,372	\$3,454

WEEKEND ADVENTURES



Make	Nissan	Toyota	Jeep	Ford
Model	Navara	Hilux	Gladiator	Ranger
Variant	Pro-4X Warrior (4X4)	Rugged X (4X4)	Night Eagle (4X4)	Raptor 2.0 (4X4)
Body type*	Dual Cab	Double Cab	Dual Cab	Double Cab
Seats	5	5	5	4
Fuel type	Diesel	Diesel	Petrol	Diesel
Transmission	7 Speed Auto	6 Speed Auto	8 Speed Auto	10 Speed Auto
Recommended retail price	\$69,990	\$70,750	\$68,450	\$79,390
On road cost	\$73,642	\$74,442	\$72,027	\$83,512
Amount financed*	\$68,407	\$69,207	\$66,792	\$78,277
Residual value	\$30,783	\$31,143	\$30,057	\$35,225
Monthly rental	\$1,775	\$1,803	\$1,819	\$1,979
Annual savings after tax*	\$3,488	\$3,573	\$3,845	\$3,817

WEEKEND ADVENTURES



Make	Toyota	Volkswagen	Nissan	Toyota
Model	Landcruiser Prado	California	Patrol	Landcruiser
Variant	Kakadu	TDi450 4Motion	Ti-L (4X4)	LC300 GR-S (4X4)
Body type*	SUV	3D Wagon	SUV	SUV
Seats	7	5	7	5
Fuel type	Diesel	Diesel	Petrol	Diesel
Transmission	6 Speed Auto	7 Speed Auto	7 Speed Auto	10 Speed Auto
Recommended retail price	\$87,807	\$93,790	\$94,115	\$137,790
On road cost	\$92,354	\$98,632	\$98,977	\$144,832
Amount financed*	\$87,119	\$93,397	\$93,742	\$139,597
Residual value	\$39,204	\$42,029	\$42,184	\$62,819
Monthly rental	\$2,151	\$2,274	\$2,393	\$3,353
Annual savings after tax*	\$4,055	\$4,223	\$4,833	\$6,425

URBAN CHIC



Make	Mitsubishi	Kia	Toyota	Toyota
Model	Mirage	Stonic	Yaris	C-HR
Variant	ES	GT Line	ZR Hybrid	GXL (2WD)
Body type ⁺	Hatchback	SUV	Hatchback	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	7 Speed Auto	CVT	CVT
Recommended retail price	\$16,490	\$29,990	\$32,200	\$30,915
On road cost	\$18,037	\$31,942	\$34,218	\$32,897
Amount financed [†]	\$16,538	\$29,216	\$31,291	\$30,087
Residual value	\$7,442	\$13,147	\$14,081	\$13,539
Monthly rental	\$676	\$940	\$943	\$975
Annual savings after tax [*]	\$1,944	\$2,262	\$2,099	\$2,378

URBAN CHIC



Make	Ford	Toyota	Nissan	Nissan
Model	Puma	Corolla	Qashqai	Juke
Variant	ST-Line	ZR Hybrid	ST+	ST-L+
Body type ⁺	Hatchback	Hatchback	SUV	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	CVT	CVT	7 Speed Auto
Recommended retail price	\$32,340	\$34,695	\$32,590	\$35,140
On road cost	\$34,364	\$36,788	\$34,620	\$37,248
Amount financed [†]	\$31,424	\$33,634	\$31,657	\$34,053
Residual value	\$14,141	\$15,135	\$14,246	\$15,324
Monthly rental	\$983	\$1,007	\$1,025	\$1,053
Annual savings after tax [*]	\$2,301	\$2,240	\$2,506	\$2,448

URBAN CHIC



Make	Mitsubishi	Toyota	Toyota	Skoda
Model	ASX	C-HR	Yaris Cross	Scala
Variant	XLS Plus (2WD)	Koba (2WD) Hybrid	Urban Hybrid (AWD)	110 TSi Signature
Body type ⁺	SUV	SUV	Hatchback	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	7 Speed Auto
Recommended retail price	\$33,140	\$37,665	\$37,990	\$36,290
On road cost	\$35,188	\$39,848	\$40,182	\$38,431
Amount financed [†]	\$32,175	\$36,424	\$36,728	\$35,132
Residual value	\$14,479	\$16,391	\$16,528	\$15,809
Monthly rental	\$1,054	\$1,061	\$1,067	\$1,074
Annual savings after tax [*]	\$2,615	\$2,290	\$2,295	\$2,467

URBAN CHIC



Make	Kia	Hyundai	Subaru	Mazda
Model	Cerato	Kona	XV	CX-3
Variant	GT	N Line (AWD)	2.0i-S AWD	Akari (AWD)
Body type ⁺	Hatchback	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	7 Speed Auto	CVT	6 Speed Auto
Recommended retail price	\$35,290	\$36,300	\$37,290	\$38,890
On road cost	\$37,401	\$38,441	\$39,461	\$41,109
Amount financed [†]	\$34,193	\$35,141	\$36,071	\$37,574
Residual value	\$15,387	\$15,813	\$16,232	\$16,908
Monthly rental	\$1,074	\$1,093	\$1,111	\$1,140
Annual savings after tax [*]	\$2,551	\$2,568	\$2,584	\$2,611

URBAN CHIC



Make	Volkswagen	Kia	Toyota	Mitsubishi
Model	T-ROC	Seltos	RAV4	Eclipse Cross
Variant	140TSi Sport	GT Line (AWD)	Cruiser (AWD) Hybrid	Aspire PHEV
Body type ⁺	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	7 Speed Auto	CVT	Auto
Recommended retail price	\$41,800	\$42,200	\$46,415	\$49,990
On road cost	\$44,106	\$44,518	\$48,892	\$52,642
Amount financed [†]	\$40,306	\$40,682	\$44,672	\$48,097
Residual value	\$18,138	\$18,307	\$20,103	\$21,644
Monthly rental	\$1,193	\$1,236	\$1,257	\$1,268
Annual savings after tax [*]	\$2,659	\$2,855	\$2,628	\$2,394

URBAN CHIC



Make	BMW	Audi	BMW	Mercedes-Benz
Model	1 Series	Q3	X4	E350
Variant	28Ti	40 TFSi Quattro S Line	XDrive30i M Sport	EQ (Hybrid)
Body type ⁺	Hatchback	Sportback	5D Coupe	Coupe
Seats	5	5	5	4
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	7 Speed Auto	8 Speed Auto	9 Speed Auto
Recommended retail price	\$56,900	\$64,000	\$95,900	\$133,353
On road cost	\$59,897	\$67,352	\$100,847	\$140,175
Amount financed [†]	\$54,724	\$62,117	\$95,612	\$134,940
Residual value	\$24,626	\$27,953	\$43,026	\$60,723
Monthly rental	\$1,490	\$1,653	\$2,167	\$3,230
Annual savings after tax [*]	\$3,025	\$3,319	\$3,481	\$6,126

ESCAPING THE CITY



Make	Nissan	Toyota	Subaru	Hyundai
Model	X-Trail	Camry	Outback	Tucson
Variant	ST-L (4WD)	SL Hybrid	AWD Touring	Highlander N Line
Body type ⁺	SUV	Sedan	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	6 Speed Auto
Recommended retail price	\$40,675	\$46,990	\$47,790	\$47,000
On road cost	\$42,948	\$49,492	\$50,332	\$49,502
Amount financed [†]	\$39,250	\$45,220	\$45,987	\$45,229
Residual value	\$17,663	\$20,349	\$20,694	\$20,353
Monthly rental	\$1,191	\$1,249	\$1,320	\$1,324
Annual savings after tax [*]	\$2,741	\$2,538	\$2,854	\$2,939

ESCAPING THE CITY



Make	Mitsubishi	Kia	Hyundai	Nissan
Model	Outlander	Sportage	Sonata	Navara
Variant	Exceed Tourer (AWD)	GT-Line (AWD)	N Line	ST-X (4X4)
Body type ⁺	SUV	SUV	Sedan	Dual Cab
Seats	7	5	5	5
Fuel type	Petrol	Diesel	Petrol	Diesel
Transmission	CVT	8 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$49,990	\$52,370	\$50,990	\$59,770
On road cost	\$52,642	\$55,142	\$53,692	\$62,912
Amount financed [†]	\$48,097	\$50,381	\$49,057	\$57,677
Residual value	\$21,644	\$22,671	\$22,075	\$25,955
Monthly rental	\$1,380	\$1,387	\$1,399	\$1,567
Annual savings after tax [*]	\$2,995	\$2,840	\$3,014	\$3,200

ESCAPING THE CITY



Make	Volkswagen	Kia	Hyundai	Mazda
Model	Passat	Sorento	Santa Fe	CX-8
Variant	Alltrack 162TSi	GT-Line	Highlander CRDi	Asaki (AWD)
Body type ⁺	Wagon	SUV	SUV	SUV
Seats	5	7	7	7
Fuel type	Petrol	Diesel	Diesel	Diesel
Transmission	7 Speed Auto	8 Speed Auto	8 Speed Auto	6 Speed Auto
Recommended retail price	\$59,890	\$64,070	\$65,200	\$66,790
On road cost	\$63,037	\$67,427	\$68,612	\$70,282
Amount financed [†]	\$57,802	\$62,192	\$63,377	\$65,047
Residual value	\$26,011	\$27,987	\$28,520	\$29,271
Monthly rental	\$1,569	\$1,617	\$1,640	\$1,673
Annual savings after tax [*]	\$3,203	\$3,121	\$3,152	\$3,197

ESCAPING
THE CITY



Make	Volkswagen	Jaguar	Hyundai	Mazda
Model	Arteon	E-Pace	Palisade	CX-9
Variant	206 TSi R-Line	P250 R-Dynamic Se	Highlander	Azami (AWD)
Body type ⁺	Liftback	SUV	SUV	SUV
Seats	5	5	7	7
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	7 Speed Auto	9 Speed Auto	8 Speed Auto	6 Speed Auto
Recommended retail price	\$68,740	\$69,017	\$71,000	\$70,501
On road cost	\$72,332	\$72,624	\$74,702	\$74,183
Amount financed [†]	\$67,097	\$67,389	\$69,467	\$68,948
Residual value	\$30,194	\$30,325	\$31,260	\$31,027
Monthly rental	\$1,750	\$1,756	\$1,789	\$1,817
Annual savings after tax [*]	\$3,453	\$3,461	\$3,480	\$3,666

ESCAPING
THE CITY



Make	Ford	Toyota	Volkswagen	Toyota
Model	Everest	Kluger	Multivan	Landcruiser
Variant	Titanium (4WD)	Grande AWD	TDI450 SWB Highline	LC300 GX (4X4)
Body type ⁺	SUV	SUV	People Mover	SUV
Seats	7	7	7	5
Fuel type	Diesel	Petrol	Diesel	Diesel
Transmission	10 Speed Auto	8 Speed Auto	7 Speed Auto	10 Speed Auto
Recommended retail price	\$73,190	\$72,777	\$88,790	\$89,990
On road cost	\$77,002	\$76,569	\$93,382	\$94,642
Amount financed [†]	\$71,767	\$71,334	\$88,147	\$89,407
Residual value	\$32,295	\$32,100	\$39,666	\$40,233
Monthly rental	\$1,834	\$1,863	\$2,171	\$2,215
Annual savings after tax [*]	\$3,541	\$3,730	\$4,082	\$4,216

FIRST NEW CAR



Make	Mitsubishi	Kia	MG	Honda
Model	Mirage	Picanto	MG3 Auto	Jazz
Variant	ES	S (PE)	Core	VTi
Body type ⁺	Hatchback	Hatchback	Hatchback	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	4 Speed Auto	CVT
Recommended retail price	\$14,990	\$15,690	\$15,990	\$18,690
On road cost	\$16,492	\$17,213	\$17,522	\$20,303
Amount financed [†]	\$15,129	\$15,787	\$16,068	\$18,604
Residual value	\$6,808	\$7,104	\$7,231	\$8,372
Monthly rental	\$648	\$680	\$704	\$735
Annual savings after tax [*]	\$1,919	\$2,031	\$2,136	\$2,081

FIRST NEW CAR



Make	Mazda	Toyota	Hyundai	Kia
Model	Mazda2	Yaris	Venue	Stonic
Variant	G15 Pure	Ascent Sport		S
Body type ⁺	Hatchback	Hatchback	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	CVT	6 Speed Auto	6 Speed Auto
Recommended retail price	\$23,190	\$23,740	\$22,690	\$22,990
On road cost	\$24,938	\$25,506	\$24,423	\$24,732
Amount financed [†]	\$22,830	\$23,348	\$22,360	\$22,642
Residual value	\$10,273	\$10,507	\$10,062	\$10,189
Monthly rental	\$816	\$826	\$844	\$849
Annual savings after tax [*]	\$2,149	\$2,158	\$2,340	\$2,345

FIRST NEW CAR



Make	Mazda	Hyundai	Nissan	Volkswagen
Model	CX-3	i30	Juke	T-Cross
Variant	Neo Sport (FWD)	Active	ST	85TSi Life
Body type ⁺	SUV	Hatchback	Hatchback	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	6 Speed Auto	7 Speed Auto	7 Speed Auto
Recommended retail price	\$25,190	\$26,920	\$27,990	\$29,200
On road cost	\$26,998	\$28,782	\$29,882	\$31,128
Amount financed [†]	\$24,708	\$26,335	\$27,337	\$28,473
Residual value	\$11,119	\$11,851	\$12,302	\$12,813
Monthly rental	\$871	\$921	\$922	\$925
Annual savings after tax [*]	\$2,282	\$2,411	\$2,329	\$2,249

FIRST NEW CAR



Make	Mitsubishi	Ford	Toyota	Subaru
Model	ASX	Focus	Prius	XV
Variant	ES-L (2WD)	Active	Base (Hybrid)	Hybrid S AWD
Body type ⁺	SUV	Hatchback	Hatchback	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	8 Speed Auto	CVT	CVT
Recommended retail price	\$27,640	\$30,990	\$38,365	\$40,790
On road cost	\$29,523	\$32,972	\$40,569	\$43,066
Amount financed [†]	\$27,010	\$30,155	\$37,081	\$39,358
Residual value	\$12,155	\$13,570	\$16,687	\$17,711
Monthly rental	\$953	\$977	\$1,055	\$1,156
Annual savings after tax [*]	\$2,523	\$2,379	\$2,202	\$2,542

COASTAL
CRUISING



Make	Mini	Ford	BMW	Mercedes-AMG
Model	Convertible	Mustang	Z4	C
Variant	Cooper Classic	GT 5.0 V8	SDrive 20i M Sport	63 S
Body type*	Convertible	Convertible	Roadster	Cabriolet
Seats	4	4	2	4
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	10 Speed Auto	8 Speed Auto	9 Speed Auto
Recommended retail price	\$43,680	\$75,225	\$87,900	\$202,177
On road cost	\$46,043	\$79,142	\$92,447	\$212,439
Amount financed*	\$42,072	\$73,907	\$87,212	\$207,204
Residual value	\$18,932	\$33,258	\$39,246	\$93,242
Monthly rental	\$1,225	\$1,988	\$2,116	\$4,907
Annual savings after tax*	\$2,679	\$4,200	\$3,856	\$9,517

GROWING
FAMILIES



Make	Honda	Mitsubishi	Mazda	Volkswagen
Model	CR-V	Outlander	CX-9	Caddy 5
Variant	VTi 7 (2WD)	Aspire (2WD)	Sport (FWD)	Life Maxi TDi320
Body type*	SUV	SUV	SUV	4D Wagon
Seats	7	7	7	7
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	CVT	CVT	6 Speed Auto	7 Speed Auto
Recommended retail price	\$40,300	\$41,490	\$45,990	\$49,990
On road cost	\$42,561	\$43,787	\$48,442	\$52,642
Amount financed*	\$38,897	\$40,015	\$44,261	\$48,097
Residual value	\$17,504	\$18,007	\$19,917	\$21,644
Monthly rental	\$1,166	\$1,206	\$1,305	\$1,324
Annual savings after tax*	\$2,634	\$2,754	\$2,920	\$2,695

GROWING
FAMILIES



Make	Toyota	Kia	Kia	Hyundai
Model	Kluger	Sorento	Carnival	Santa Fe
Variant	GX 2WD	S	S	Active MPi (2WD)
Body type*	SUV	SUV	GUV	SUV
Seats	7	7	8	7
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	8 Speed Auto	8 Speed Auto	8 Speed Auto
Recommended retail price	\$47,650	\$46,850	\$46,880	\$48,300
On road cost	\$50,187	\$49,347	\$49,377	\$50,867
Amount financed*	\$45,855	\$45,088	\$45,115	\$46,476
Residual value	\$20,635	\$20,290	\$20,302	\$20,914
Monthly rental	\$1,355	\$1,359	\$1,360	\$1,386
Annual savings after tax*	\$3,052	\$3,137	\$3,137	\$3,164

GROWING
FAMILIES



Make	Mitsubishi	Isuzu	Volkswagen	Ford
Model	Pajero Sport	MU-X	Tiguan	Everest
Variant	GLS (4X4)	LS-M (4X4)	Allspace 162 TSi	Trend (RWD)
Body type*	SUV	SUV	SUV	SUV
Seats	7	7	7	7
Fuel type	Diesel	Diesel	Petrol	Diesel
Transmission	8 Speed Auto	6 Speed Auto	7 Speed Auto	10 Speed Auto
Recommended retail price	\$52,490	\$53,900	\$53,190	\$57,090
On road cost	\$55,267	\$56,747	\$56,002	\$60,097
Amount financed*	\$50,495	\$51,847	\$51,167	\$54,907
Residual value	\$22,723	\$23,331	\$23,025	\$24,708
Monthly rental	\$1,427	\$1,453	\$1,459	\$1,494
Annual savings after tax*	\$3,042	\$3,068	\$3,155	\$3,028

GROWING
FAMILIES



Make	Ford	Hyundai	Volkswagen	Volkswagen
Model	Ranger	Palisade	Caravelle	Multivan
Variant	Sport 3.2 (4X4)		TDi340 LWB People	TDi340 SWB
Body type*	Double Cab	SUV	Mover	People Mover
Seats	5	8	9	7
Fuel type	Diesel	Petrol	Diesel	Diesel
Transmission	6 Speed Auto	8 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$55,740	\$55,000	\$59,790	\$59,790
On road cost	\$58,682	\$57,902	\$62,932	\$62,932
Amount financed*	\$53,615	\$52,902	\$57,697	\$57,697
Residual value	\$24,127	\$23,806	\$25,964	\$25,964
Monthly rental	\$1,506	\$1,530	\$1,548	\$1,548
Annual savings after tax*	\$3,203	\$3,389	\$3,100	\$3,100

GROWING
FAMILIES



Make	Mercedes-Benz	Toyota	Kia	Hyundai
Model	GLB	Landcruiser Prado	Carnival	Staria
Variant	200	GX	Platinum	Highlander
Body type*	SUV	SUV	GUV	People Mover
Seats	7	7	8	8
Fuel type	Petrol	Diesel	Diesel	Diesel
Transmission	7 Speed Auto	6 Speed Auto	8 Speed Auto	8 Speed Auto
Recommended retail price	\$64,088	\$63,380	\$66,980	\$66,500
On road cost	\$67,445	\$66,702	\$70,482	\$69,977
Amount financed*	\$62,210	\$61,467	\$65,247	\$64,742
Residual value	\$27,995	\$27,660	\$29,361	\$29,134
Monthly rental	\$1,617	\$1,640	\$1,676	\$1,704
Annual savings after tax*	\$3,121	\$3,301	\$3,203	\$3,389

GROWING FAMILIES



Make	Toyota	Toyota	Nissan	Genesis
Model	Kluger	Granvia	Patrol	GV70
Variant	Grande Hybrid AWD	VX	Ti (4X4)	3.5T AWD Sport Lux
Body type ⁺	SUV	People Mover	SUV	SUV
Seats	7	8	8	5
Fuel type	Petrol	Diesel	Petrol	Petrol
Transmission	CVT	6 Speed Auto	7 Speed Auto	8 Speed Auto
Recommended retail price	\$75,400	\$76,650	\$81,160	\$89,876
On road cost	\$79,322	\$80,637	\$85,372	\$94,523
Amount financed [†]	\$74,087	\$75,402	\$80,137	\$89,288
Residual value	\$33,339	\$33,931	\$36,062	\$40,180
Monthly rental	\$1,860	\$1,923	\$2,128	\$2,250
Annual savings after tax [*]	\$3,504	\$3,739	\$4,467	\$4,413

GROWING FAMILIES



Make	Volvo	Audi	Ram	BMW
Model	XC90	Q7	1500	X7
Variant	Recharge PHEV	50 TDi Quattro MHEV	Laramie (Hybrid)	XDrive30D M Sport
Body type ⁺	4D Wagon	SUV	Crew Cab	SUV
Seats	7	7	5	7
Fuel type	Petrol	Diesel	Diesel	Diesel
Transmission	8 Speed Auto	8 Speed Auto	8 Speed Auto	8 Speed Auto
Recommended retail price	\$116,990	\$116,100	\$119,900	\$148,900
On road cost	\$122,992	\$122,057	\$126,047	\$156,497
Amount financed [†]	\$117,757	\$116,822	\$120,812	\$151,262
Residual value	\$52,991	\$52,570	\$54,366	\$68,068
Monthly rental	\$2,731	\$2,804	\$2,988	\$3,577
Annual savings after tax [*]	\$4,791	\$5,251	\$5,922	\$6,724

JUST FOR FUN



Make	Abarth	Toyota	Subaru	Hyundai
Model	595	86	BRZ	i30
Variant	Competizione	GTS	S	N
Body type ⁺	3D Hatchback	Coupe	Coupe	Hatchback
Seats	4	4	4	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	Manual	Manual
Recommended retail price	\$32,950	\$37,380	\$40,190	\$44,500
On road cost	\$34,992	\$39,554	\$42,448	\$46,887
Amount financed [†]	\$31,997	\$36,156	\$38,794	\$42,842
Residual value	\$15,000	\$16,270	\$17,457	\$19,279
Monthly rental	\$998	\$1,131	\$1,220	\$1,278
Annual savings after tax [*]	\$2,332	\$2,686	\$2,933	\$2,893

JUST FOR FUN



Make	Ford	Mazda	Toyota	Volkswagen
Model	Focus	MX-5	GR Yaris	Golf
Variant	ST	RF GT	GR	R
Body type ⁺	Hatchback	Convertible	3D Hatchback	Hatchback
Seats	5	2	4	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	Manual	7 Speed Auto
Recommended retail price	\$44,890	\$48,100	\$49,500	\$55,990
On road cost	\$47,289	\$50,657	\$52,127	\$58,942
Amount financed [†]	\$43,208	\$46,284	\$47,627	\$53,852
Residual value	\$19,444	\$20,828	\$21,432	\$24,233
Monthly rental	\$1,285	\$1,326	\$1,371	\$1,473
Annual savings after tax [*]	\$2,900	\$2,859	\$2,986	\$3,008

JUST FOR FUN



Make	Honda	Kia	Ford	Mini
Model	Civic	Stinger	Mustang	Clubman
Variant	Type R	GT	GT 5.0 V8	JCW All 4 Mini
Body type ⁺	Hatchback	Sedan	Fastback	Hatchback
Seats	4	5	4	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	8 Speed Auto	Manual	8 Speed Auto
Recommended retail price	\$54,990	\$63,960	\$64,390	\$70,600
On road cost	\$57,892	\$67,312	\$67,762	\$74,282
Amount financed [†]	\$52,893	\$62,077	\$62,527	\$69,047
Residual value	\$23,802	\$27,935	\$28,137	\$31,071
Monthly rental	\$1,492	\$1,690	\$1,755	\$1,800
Annual savings after tax [*]	\$3,189	\$3,518	\$3,830	\$3,568

JUST FOR FUN



Make	Mercedes-AMG	Toyota	Audi	Genesis
Model	A35	Supra	SQ5	G80
Variant	4Matic	GTS	3.0 TDi Quattro MHEV	3.5T AWD LUX
Body type ⁺	Hatchback	Coupe	SUV	Sedan
Seats	5	2	5	5
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	7 Speed Auto	8 Speed Auto	8 Speed Auto	8 Speed Auto
Recommended retail price	\$74,200	\$97,303	\$106,500	\$112,776
On road cost	\$78,062	\$102,325	\$111,977	\$118,568
Amount financed [†]	\$72,827	\$97,090	\$106,742	\$113,333
Residual value	\$32,772	\$43,691	\$48,034	\$51,000
Monthly rental	\$1,873	\$2,346	\$2,578	\$2,801
Annual savings after tax [*]	\$3,670	\$4,323	\$4,820	\$5,502

ELECTRIFYING



Make	MG	Nissan	Hyundai	Hyundai
Model	ZS EV	Leaf	IONIQ	Kona
Variant	Essence		Electric Premium	Elite EV STD Range
Body type ⁺	SUV	Hatchback	Hatchback	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$40,990	\$49,990	\$54,010	\$54,500
On road cost	\$43,272	\$52,642	\$56,867	\$57,377
Amount financed [†]	\$39,546	\$48,097	\$51,957	\$52,422
Residual value	\$17,796	\$21,644	\$23,381	\$23,590
Monthly rental	\$1,047	\$1,230	\$1,305	\$1,314
Annual savings after tax [*]	\$1,945	\$2,194	\$2,270	\$2,279

ELECTRIFYING



Make	Tesla	Nissan	Kia	Hyundai
Model	Model 3	Leaf	Niro	Kona
Variant	Standard Range Plus	E+	Electric Sport	Highlander EV
Body type ⁺	Sedan	Hatchback	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$59,900	\$60,490	\$65,990	\$66,000
On road cost	\$63,047	\$63,667	\$69,442	\$69,452
Amount financed [†]	\$57,812	\$58,432	\$64,207	\$64,217
Residual value	\$26,016	\$26,295	\$28,893	\$28,898
Monthly rental	\$1,419	\$1,431	\$1,544	\$1,544
Annual savings after tax [*]	\$2,402	\$2,419	\$2,574	\$2,574

ELECTRIFYING



Make	Hyundai	Tesla	Hyundai	Volvo
Model	IONIQ 5	Model 3	IONIQ 5	XC40
Variant	2WD Extended EV	Long Range AWD	AWD EV	Recharge Electric
Body type ⁺	SUV	Sedan	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$71,900	\$73,400	\$75,900	\$76,990
On road cost	\$75,647	\$77,222	\$79,847	\$80,992
Amount financed [†]	\$70,412	\$71,987	\$74,612	\$75,757
Residual value	\$31,686	\$32,394	\$33,576	\$34,091
Monthly rental	\$1,676	\$1,707	\$1,758	\$1,780
Annual savings after tax [*]	\$2,804	\$2,846	\$2,917	\$2,948

ELECTRIFYING



Make	BMW	Mercedes-Benz	BMW	Jaguar
Model	iX3	EQC	i4	i-Pace
Variant	M Sport	400 4Matic	M50 Gran Coupe	EV400 SE AWD
Body type ⁺	SUV	SUV	4D Coupe	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$114,900	\$124,300	\$124,900	\$137,832
On road cost	\$120,797	\$130,667	\$131,297	\$144,879
Amount financed [†]	\$115,562	\$125,432	\$126,062	\$139,644
Residual value	\$52,003	\$56,445	\$56,728	\$62,840
Monthly rental	\$2,645	\$2,866	\$2,880	\$3,185
Annual savings after tax [*]	\$4,496	\$4,918	\$4,945	\$5,527

ELECTRIFYING



Make	Tesla	Audi	Tesla	Porsche
Model	Model S	E-Tron	Model X	Taycan
Variant	Performance	55 Quattro	Long Range	4S
Body type ⁺	Sedan	Sportback	SUV	4D Coupe
Seats	5	5	5	4
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$152,218	\$157,100	\$157,418	\$194,700
On road cost	\$159,985	\$165,107	\$165,445	\$204,587
Amount financed [†]	\$154,750	\$159,872	\$160,210	\$199,352
Residual value	\$69,638	\$71,943	\$72,095	\$89,709
Monthly rental	\$3,524	\$3,639	\$3,647	\$4,525
Annual savings after tax [*]	\$6,173	\$6,392	\$6,406	\$8,080

PRACTICAL FOR WORK



Make	Kia	Toyota	Toyota	Kia
Model	Rio	Corolla	Yaris	Cerato
Variant	SX	Ascent Sport Hybrid	SX Hybrid	S Safety Pack
Body type ⁺	Hatchback	Hatchback	Hatchback	Sedan
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	CVT	CVT	6 Speed Auto
Recommended retail price	\$22,390	\$27,395	\$29,130	\$26,490
On road cost	\$24,114	\$29,269	\$31,058	\$28,337
Amount financed [†]	\$22,079	\$26,779	\$28,410	\$25,929
Residual value	\$9,935	\$12,050	\$12,784	\$11,668
Monthly rental	\$820	\$874	\$887	\$913
Annual savings after tax [*]	\$2,235	\$2,119	\$2,048	\$2,404

PRACTICAL FOR WORK



Make	Hyundai	Kia	Subaru	Ford
Model	Venue	Seltos	XV	Focus
Variant	Elite (Black) Sunroof	S (FWD) Safety Pack	2.0i AWD	ST-Line
Body type⁺	SUV	SUV	SUV	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	CVT	CVT	8 Speed Auto
Recommended retail price	\$26,740	\$27,790	\$29,690	\$30,990
On road cost	\$28,596	\$29,676	\$31,633	\$32,972
Amount financed[†]	\$26,165	\$27,150	\$28,934	\$30,155
Residual value	\$11,774	\$12,217	\$13,020	\$13,570
Monthly rental	\$918	\$937	\$972	\$977
Annual savings after tax[*]	\$2,408	\$2,426	\$2,457	\$2,379

PRACTICAL FOR WORK



Make	Hyundai	Hyundai	Toyota	Toyota
Model	i30	Kona	Camry	RAV4
Variant	Elite	Elite (FWD)	Ascent	GX (2WD)
Body type⁺	Hatchback	SUV	Sedan	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	CVT	8 Speed Auto	Manual
Recommended retail price	\$30,220	\$31,600	\$30,990	\$31,695
On road cost	\$32,181	\$33,600	\$32,972	\$33,698
Amount financed[†]	\$29,434	\$30,727	\$30,155	\$30,817
Residual value	\$13,245	\$13,827	\$13,570	\$13,867
Monthly rental	\$982	\$988	\$996	\$1,008
Annual savings after tax[*]	\$2,466	\$2,389	\$2,479	\$2,491

PRACTICAL FOR WORK



Make	Nissan	Mitsubishi	Kia	Hyundai
Model	X-Trail	Outlander	Niro	Tucson
Variant	ST (2WD)	ES (2WD)	HEV S (Hybrid)	Elite (FWD)
Body type⁺	SUV	SUV	Hatchback	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	6 Speed Auto	6 Speed Auto
Recommended retail price	\$32,665	\$34,490	\$39,990	\$39,000
On road cost	\$34,698	\$36,577	\$42,242	\$41,222
Amount financed[†]	\$31,728	\$33,442	\$38,607	\$37,677
Residual value	\$14,278	\$15,049	\$17,373	\$16,954
Monthly rental	\$1,045	\$1,078	\$1,104	\$1,161
Annual savings after tax[*]	\$2,607	\$2,638	\$2,329	\$2,713

PRACTICAL FOR WORK



Make	Mazda	Hyundai	Mitsubishi	Volkswagen
Model	CX-5	IONIQ	Triton	Amarok
Variant	Touring (AWD)	Plug-In Hybrid	GLX (4X4)	TDi400 Core 4Motion
Body type ⁺	SUV	Hatchback	Double Cab	Dual Cab
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Diesel	Diesel
Transmission	6 Speed Auto	6 Speed Auto	6 Speed Auto	Manual
Recommended retail price	\$40,980	\$47,950	\$42,140	\$44,590
On road cost	\$43,262	\$50,502	\$44,458	\$46,980
Amount financed [†]	\$39,537	\$46,143	\$40,627	\$42,926
Residual value	\$17,791	\$20,764	\$18,282	\$19,317
Monthly rental	\$1,197	\$1,211	\$1,253	\$1,279
Annual savings after tax [*]	\$2,746	\$2,256	\$2,954	\$2,895

PRACTICAL FOR WORK



Make	Volkswagen	Nissan	Toyota	Audi
Model	Tiguan	Navara	Hilux	Q3
Variant	Allspace 132 TSi	SL (4X4)	Workmate (4X4)	35 TFSi
Body type ⁺	SUV	Dual Cab	Double Cab	SUV
Seats	7	5	5	5
Fuel type	Petrol	Diesel	Diesel	Petrol
Transmission	7 Speed Auto	Manual	Manual	6 Speed Auto
Recommended retail price	\$43,690	\$46,600	\$47,425	\$48,300
On road cost	\$46,053	\$49,082	\$49,952	\$50,867
Amount financed [†]	\$42,081	\$44,846	\$45,641	\$46,476
Residual value	\$18,937	\$20,181	\$20,538	\$20,914
Monthly rental	\$1,282	\$1,298	\$1,314	\$1,330
Annual savings after tax [*]	\$2,980	\$2,831	\$2,847	\$2,863

PRACTICAL FOR WORK



Make	Ford	Isuzu	Genesis	BMW
Model	Ranger	D-Max	GV70	3 Series
Variant	XL 2.2 (4X4)	SX (4X4)	2.5T	330e M Sport PHEV
Body type ⁺	Double Cab	Crew Cab	SUV	Sedan
Seats	5	5	5	5
Fuel type	Diesel	Diesel	Petrol	Petrol
Transmission	6 Speed Auto	6 Speed Auto	8 Speed Auto	8 Speed Auto
Recommended retail price	\$48,690	\$50,900	\$66,400	\$86,900
On road cost	\$51,277	\$53,597	\$69,872	\$91,397
Amount financed [†]	\$46,851	\$48,970	\$64,637	\$86,162
Residual value	\$21,083	\$22,036	\$29,087	\$38,773
Monthly rental	\$1,356	\$1,397	\$1,740	\$2,020
Annual savings after tax [*]	\$2,971	\$3,012	\$3,587	\$3,428

**STARTING
A FAMILY**



Make	Hyundai	Hyundai	Hyundai	Ford
Model	Venue	i30	Kona	Puma
Variant	Active			
Body type*	SUV	Hatchback	SUV	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	CVT	7 Speed Auto
Recommended retail price	\$22,870	\$23,420	\$26,600	\$29,990
On road cost	\$24,609	\$25,177	\$28,450	\$31,942
Amount financed*	\$22,530	\$23,048	\$26,032	\$29,216
Residual value	\$10,138	\$10,372	\$11,714	\$13,147
Monthly rental	\$847	\$857	\$897	\$940
Annual savings after tax*	\$2,344	\$2,353	\$2,306	\$2,262

**STARTING
A FAMILY**



Make	Kia	Mazda	Mazda	Toyota
Model	Cerato	CX-30	CX-5	RAV4
Variant	Sport Safety Pack	G20 Pure (FWD)	MAXX (FWD)	GX (2WD) Hybrid
Body type*	Hatchback	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	6 Speed Auto	6 Speed Auto	CVT
Recommended retail price	\$28,590	\$30,390	\$32,980	\$36,070
On road cost	\$30,500	\$32,354	\$35,022	\$38,205
Amount financed*	\$27,901	\$29,591	\$32,024	\$34,926
Residual value	\$12,555	\$13,316	\$14,411	\$15,717
Monthly rental	\$952	\$966	\$1,032	\$1,051
Annual savings after tax*	\$2,439	\$2,369	\$2,512	\$2,364

**STARTING
A FAMILY**



Make	Nissan	Volkswagen	Hyundai	Subaru
Model	X-Trail	Golf	Tucson	Forester
Variant	ST (2WD)	110TSi Life		2.5i (AWD)
Body type*	SUV	4D Wagon	SUV	SUV
Seats	7	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	8 Speed Auto	6 Speed Auto	CVT
Recommended retail price	\$34,265	\$36,450	\$34,500	\$35,990
On road cost	\$36,346	\$38,597	\$36,587	\$38,122
Amount financed*	\$33,231	\$35,283	\$33,451	\$34,850
Residual value	\$14,954	\$15,878	\$15,053	\$15,683
Monthly rental	\$1,074	\$1,077	\$1,078	\$1,087
Annual savings after tax*	\$2,634	\$2,470	\$2,638	\$2,562

STARTING
A FAMILY



Make	Honda	Honda	MG	Kia
Model	CR-V	HR-V	HS	Sportage
Variant	Vi (2WD)	VTi-Lx	Essence	SX (FWD)
Body type ⁺	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	7 Speed Auto	6 Speed Auto
Recommended retail price	\$35,300	\$36,950	\$36,990	\$37,000
On road cost	\$37,411	\$39,112	\$39,152	\$39,162
Amount financed [†]	\$34,202	\$35,753	\$35,789	\$35,798
Residual value	\$15,391	\$16,089	\$16,105	\$16,109
Monthly rental	\$1,093	\$1,105	\$1,105	\$1,124
Annual savings after tax [*]	\$2,651	\$2,579	\$2,579	\$2,679

STARTING
A FAMILY



Make	Ford	Jeep	Mazda	Skoda
Model	Escape	Cherokee	CX-8	Karoq
Variant	(FWD)	Sport (4X2)	Sport (FWD)	Sportline (4X4)
Body type ⁺	SUV	SUV	SUV	SUV
Seats	5	5	7	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	9 Speed Auto	6 Speed Auto	7 Speed Auto
Recommended retail price	\$35,990	\$38,250	\$39,990	\$41,290
On road cost	\$38,122	\$40,451	\$42,242	\$43,581
Amount financed [†]	\$34,850	\$36,974	\$38,607	\$39,827
Residual value	\$15,683	\$16,638	\$17,373	\$17,922
Monthly rental	\$1,124	\$1,147	\$1,179	\$1,184
Annual savings after tax [*]	\$2,763	\$2,700	\$2,729	\$2,651

STARTING
A FAMILY



Make	Volkswagen	MG	GWM	Subaru
Model	Tiguan	HS	UTE	Forester
Variant	110TSi Life	PHEV Essence	Cannon-X (4X4)	Hybrid S (AWD)
Body type ⁺	SUV	SUV	Dual Cab	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	6 Speed Auto	10 Speed Auto	8 Speed Auto	CVT
Recommended retail price	\$40,590	\$45,990	\$40,990	\$47,190
On road cost	\$42,860	\$48,442	\$43,272	\$49,702
Amount financed [†]	\$39,170	\$44,261	\$39,546	\$45,412
Residual value	\$17,627	\$19,917	\$17,796	\$20,435
Monthly rental	\$1,190	\$1,193	\$1,216	\$1,309
Annual savings after tax [*]	\$2,739	\$2,319	\$2,846	\$2,842

**STARTING
A FAMILY**



Make	Mitsubishi	Mazda	Isuzu	Toyota
Model	Pajero Sport	BT-50	D-Max	Landcruiser Prado
Variant	GLX (4X4)	XT (4X4)	LS-M (4X4)	GX
Body type ⁺	SUV	Dual Cab	Crew Cab	SUV
Seats	5	5	5	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	8 Speed Auto	6 Speed Auto	6 Speed Auto	6 Speed Auto
Recommended retail price	\$46,990	\$53,260	\$54,000	\$60,830
On road cost	\$49,492	\$56,077	\$56,852	\$64,027
Amount financed [†]	\$45,220	\$51,235	\$51,943	\$58,792
Residual value	\$20,349	\$23,056	\$23,374	\$26,457
Monthly rental	\$1,324	\$1,441	\$1,455	\$1,588
Annual savings after tax [*]	\$2,939	\$3,057	\$3,070	\$3,230

**STARTING
A FAMILY**



Make	Alfa Romeo	Volkswagen	BMW	Audi
Model	Stelvio	Passat	X3	Q5
Variant	Base	206TSi R-Line	SDrive20i	40 TDi Quattro MHEV
Body type ⁺	SUV	Wagon	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	8 Speed Auto	6 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$64,950	\$64,890	\$73,900	\$69,900
On road cost	\$68,352	\$68,287	\$77,747	\$73,547
Amount financed [†]	\$63,117	\$63,052	\$72,512	\$68,312
Residual value	\$28,403	\$28,374	\$32,631	\$30,741
Monthly rental	\$1,654	\$1,671	\$1,717	\$1,717
Annual savings after tax [*]	\$3,246	\$3,344	\$2,861	\$3,185

**STARTING
A FAMILY**



Make	Toyota	Genesis	Volkswagen	BMW
Model	Hilux	GV70	Touareg	X5
Variant	Rogue (4X4)	2.2D AWD	170TDi	XDrive30D
Body type ⁺	Double Cab	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	6 Speed Auto	8 Speed Auto	8 Speed Auto	8 Speed Auto
Recommended retail price	\$70,200	\$71,676	\$82,990	\$119,900
On road cost	\$73,862	\$75,413	\$87,292	\$126,047
Amount financed [†]	\$68,627	\$70,178	\$82,057	\$120,812
Residual value	\$30,882	\$31,580	\$36,926	\$54,366
Monthly rental	\$1,792	\$1,822	\$2,034	\$2,894
Annual savings after tax [*]	\$3,557	\$3,599	\$3,818	\$5,422

TREAT YOURSELF



Make	Kia	Volkswagen	Peugeot	Audi
Model	Stinger	Amarok	3008	RS Q3
Variant	GT	TDi580 W580	GT Sport AWD PHEV	2.5 TFSi Quattro
Body type ⁺	Sedan	Dual Cab	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Diesel	Petrol	Petrol
Transmission	8 Speed Auto	8 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$63,960	\$71,990	\$79,990	\$92,900
On road cost	\$67,312	\$75,742	\$84,142	\$97,697
Amount financed [†]	\$62,077	\$70,507	\$78,907	\$92,462
Residual value	\$27,935	\$31,728	\$35,508	\$41,608
Monthly rental	\$1,690	\$1,866	\$1,879	\$2,274
Annual savings after tax [*]	\$3,518	\$3,808	\$3,233	\$4,298

TREAT YOURSELF



Make	Volkswagen	Genesis	Land Rover	Mercedes-Benz
Model	Touareg	GV80	Range Rover Sport	EQC
Variant	210TDi R-Line	3.5T AWD Lux	PHEV Se (297kW)	400 4Matic Sport
Body type ⁺	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Diesel	Petrol	Petrol	Electric
Transmission	8 Speed Auto	8 Speed Auto	8 Speed Auto	Auto
Recommended retail price	\$110,290	\$118,476	\$136,187	\$141,300
On road cost	\$115,957	\$124,553	\$143,149	\$148,517
Amount financed [†]	\$110,722	\$119,318	\$137,914	\$143,282
Residual value	\$49,825	\$53,693	\$62,061	\$64,477
Monthly rental	\$2,667	\$2,954	\$3,203	\$3,267
Annual savings after tax [*]	\$4,990	\$5,859	\$5,753	\$5,682

TREAT YOURSELF



Make	Toyota	Alfa Romeo	Jeep	Mercedes-AMG
Model	Landcruiser	Giulia	Grand Cherokee	GLS
Variant	LC300 Sahara ZX	Quadrifoglio	Trackhawk (4X4)	63 4Matic+ (Hybrid)
Body type ⁺	SUV	Sedan	SUV	SUV
Seats	5	5	5	7
Fuel type	Diesel	Petrol	Petrol	Petrol
Transmission	10 Speed Auto	8 Speed Auto	8 Speed Auto	9 Speed Auto
Recommended retail price	\$138,790	\$139,950	\$140,450	\$277,522
On road cost	\$145,882	\$147,102	\$147,627	\$291,554
Amount financed [†]	\$140,647	\$141,867	\$142,392	\$286,319
Residual value	\$63,291	\$63,840	\$64,077	\$128,844
Monthly rental	\$3,376	\$3,385	\$3,566	\$6,720
Annual savings after tax [*]	\$6,470	\$6,423	\$7,346	\$13,102

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