

# Novated Leasing Guide



2020

# CHANGE THE RULES WITH THE NEW-LOOK TOYOTA C-HR



And enjoy potential tax savings with a novated lease

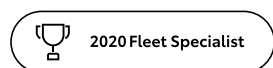


With a novated lease, payments are taken from your pre-tax salary to help you save on tax. That could make it easier for you to get into the New-Look Toyota C-HR. Make a statement with up to 17 vibrant colours<sup>1</sup> to choose from and a bold exterior design. Inside, you'll find advanced tech like an 8" colour touchscreen and built-in Sat Nav<sup>2</sup>, plus Apple CarPlay<sup>®</sup> and Android Auto<sup>™3</sup>. A full suite of Toyota Safety Sense features is at the ready too, so you can drive with confidence.

Get the New-Look C-HR on a novated lease and you'll be turning heads in no time.

Contact a Toyota Fleet specialist or call 1800 679 247 today

**OH WHAT A FEELING**



[toyota.com.au/fleet](https://toyota.com.au/fleet)

<sup>1</sup>17 colour variations available on C-HR Koba model only. <sup>2</sup>Coverage varies based on vehicle location. <sup>3</sup>Available on certain vehicle models and grades only. CarPlay<sup>®</sup> is a trademark of Apple, Inc. registered in the U.S. and other countries. Android Auto<sup>™</sup> is a trademark of Google LLC. Requires compatible device, USB connection, mobile data, network reception & GPS signal. Mobile usage at user's cost. Apps subject to change. For details see [toyota.com.au/connected](https://toyota.com.au/connected). TFM001000 01/20



# EDITOR'S MESSAGE

## Welcome to the 2020 edition of the annual Novated Leasing Guide

Welcome to the fifth edition of the annual Fleet Auto News Novated Leasing Guide. If you're reading this for the first time, I hope you find it helpful in explaining the benefits of novated leasing.

ACA Research released some data in 2018 showing that the penetration of novated leasing into eligible employees was only 29%. More recently the Melbourne Institute's Household, Income and Labour Dynamics in Australia (Hilda) survey, showed that 84.1% of those surveyed do not engage in salary sacrificing activity of any kind.

Novated leasing, or salary sacrificing, does seem complex at first because of the industry jargon like PAYG, GST and FBT. Though if you take the time to understand how it works, it will make sense. And the savings are real compared to buying a car using other financing methods.

This guide is laid out in a simple way showing the purchase price, monthly rental and the annual savings available from salary packaging for

over 200 cars. You can compare different vehicle types and model variants at a glance.

Categories are used to separate the different type of cars to help narrow down your choices. If you're looking for your dream car, Luxury and Sports will be the sections for you. If it's to upgrade the family car, you should head straight to SUV Medium or SUV Large depending on your family size.

### THE SAVINGS ARE REAL COMPARED TO BUYING A CAR USING OTHER FINANCING METHODS

There's a broad range of vehicles with an indicative monthly lease rental on each one. This is because most of us desire cars with a purchase price beyond our reach. Though when you convert the cost of ownership to a fixed monthly amount, you may be able to put the one you want in your driveway sooner than you planned.

We've also tried to simplify the information on the savings available

with a novated lease. The data on each vehicle is not comprehensive. It's a sample of the information you'll see on a novated leasing quote to introduce you to the important terms.

If you are considering a novated lease, now or in the future, this guide is for you.

It's also for the person within an organisation that gets asked all the car questions. It may be the Fleet Manager, or it could be Human Resources, Finance or Procurement.

Please share this guide with friends, family and colleagues to help them better understand the benefits and vehicle affordability offered through a novated lease.

Regards.

*Marc Sibbald*

P.S. You can also download a copy at [fleetautonews.com.au](http://fleetautonews.com.au)



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# NISSAN FLEET



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Tough, capable and stylish, the new Nissan Navara N-TREK Warrior sets a new benchmark for work vehicles in Australia. This specially designed ute has been locally tested and re-engineered to handle the harshest on-road and off-road conditions. With raised suspension and 32.2-inch all terrain tyres, plus the latest Nissan Intelligent Mobility features, the N-TREK Warrior is a workhorse like no other.

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KILOMETRE  
WARRANTY

**6YR** CAPPED  
PRICE  
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Capped Price Servicing applies for up to 6 years / 120,000km (whichever occurs first). See [Nissan.com.au](https://www.nissan.com.au) for full T&Cs of warranty and capped price servicing.

# EDITOR'S CHOICE

In Australia, we're spoilt for choice when it comes to new vehicle options. There's more than 500 models from 70 manufacturers. So how do you choose a new car?

At Fleet Auto News we believe your lifestyle, or stage of life, is one thing that chooses a car for you. Another factor is whether you view your car as a mode of transport or part of your

image. In 2020, powertrain may influence your decision.

**Do you prefer petrol, diesel, hybrid, plug-in hybrid or electric?**

With so much choice, and technology changing so fast, the car you love today may not fit your lifestyle tomorrow. This makes novated leasing a perfect way to change your car every three years.

At Fleet Auto News, we get to drive lots of cars and we have our favourites. We've asked two of our reviewers to put together a list of recommendations based on the different ways people use their cars. We hope this helps you pick your new car (or at least narrow down some choices for a test drive).

## METRO/CITY CAR



### Hyundai Kona EV

Great size for getting around town with enough range to last a month. No more petrol!

#### Alternatives

- Hyundai IONIQ
- Holden Trax



### Hyundai IONIQ EV

Normalising EV's, it's practical, well-appointed and pleasing to drive. You'll never need to go to the servo again.

#### Alternatives

- Hyundai Venue
- Toyota Corolla Hybrid

## DAILY COMMUTE



### Toyota Corolla Hybrid

The reliable Corolla is now packed with safety features and runs on the smell of an oily rag.

#### Alternatives

- BMW X3
- Tesla Model 3



### Toyota RAV 4 Hybrid

Quiet, comfortable, practical and so easy to live with every day. Just get in and go.

#### Alternatives

- Mazda3
- Mitsubishi ASX

# EDITOR'S CHOICE

## ADVENTURE VEHICLE



### Tesla Cybertruck

Because it's a Tesla.

#### Alternatives

- Rivian R1T
- Rivian R1S



### Ford Ranger XLT

Tough enough to go anywhere you would want. Well equipped, and very capable. Conquer the great outdoors in comfort.

#### Alternatives

- Toyota Landcruiser Prado
- Mitsubishi Triton

## FAMILY TRANSPORT



### Hyundai Santa Fe Highlander

It was my pick in 2019 so I bought one. I love all the extras included in the price compared to European models.

#### Alternatives

- Nissan Pathfinder
- Holden Acadia



### Kia Sorento GT

Comfortable practical, versatile and a pleasure to drive. The best value seven seater on the market.

#### Alternatives

- Mitsubishi Outlander
- Kia Sportage

## SPEND THE INHERITANCE



### Holden Corvette

Not available yet but the next model is being built in RHD. Once in a generation opportunity.

#### Alternatives

- Porsche Taycan
- Lamborghini Urus



### BMW X2 M35i

Take this car on a weekend away and you'll understand. Practical, sporty with a very sexy exhaust note. Spend the change on fancy hotels and restaurants!

#### Alternatives

- Genesis G80
- BMW 330i

TOWING



**Nissan Navara N-TREK Dual Cab**

3,500kg braked towing capacity with comfort and style so you look good on your holiday.

**Alternatives**

- Toyota Landcruiser LC200
- Mercedes-Benz G-Class



**Toyota Landcruiser Prado**

With 3000kg towing capacity, it'll tow your caravan or boat in style and comfort.

**Alternatives**

- Ford Ranger XLT
- Mitsubishi Triton

SUNDAY DRIVES



**Kia Stinger GT**

Comfort and performance in a luxury package. Cars like this only get built once every decade.

**Alternatives**

- Tesla Model S
- Hyundai i30 N



**Ford Mustang GT**

Super sexy styling. V8 soundtrack and performance makes the Mustang GT a perfect choice for Sunday drives.

**Alternatives**

- Hyundai i30 N Fastback
- BMW 330i

WORKHORSE



**Mitsubishi Triton Double Cab**

Great value and great safety features to keep you safe on the job.

**Alternatives**

- Toyota Hilux SR5
- Mercedes-Benz X-Class



**Toyota Hiace**

The all new Hiace provides improved comfort and driver aids which makes this workplace a much better place to be.

**Alternatives**

- Mitsubishi Triton
- Ford Ranger



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**For 30 years**, we've helped Australian drivers find the perfect vehicle to match their lifestyle.

**For 30 years**, we've saved Australian drivers thousands with exclusive vehicle specials, and discounted running costs.

**For 30 years**, we've supported Australian drivers with 24/7 support, partnering with suppliers nationwide to keep drivers and their cars on the road.

## We know novated!

If you're in the market for a new car, a Fleetcare Novated Lease lets you drive the car of your dreams at a discounted price, save on the vehicle's running costs and reduce the amount of tax you pay as well!

**Start your novated lease today.**



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Save on tax



Save on GST

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*we know the way*





# NOVATED LEASES

## An overview of how novated leases work

It's simple really. You pick a car and then save some money by using pre-tax dollars. Not quite getting it? That's OK. It takes a while because it seems too good to be true.

If you're planning to buy a car (new or used) using finance, and work for an employer that offers salary packaging benefits, you should ask some questions about novated leasing.

It may sound complicated. And it will take some time to understand if it's your first novated lease. But isn't that the case with most things to do with money?

Once you get your head around the finance part and tax savings, the extra benefits that make car ownership easy are more than worth it.

### PICK YOUR CAR AND THEN SAVE SOME MONEY

For example, the cost of fuel, rego and servicing are all included in the monthly rental. This means you won't get the high pump price blues, or pre-service financial anxiety attack. The budgeting is taken care of as part of the salary packaging.

With a novated lease, most people can save some money compared to financing a new car using their post-tax salary. And if you work in a government role like health, policing or education, you can take advantage of the extra benefits on offer. There are also extra benefits for people that work in the Not for Profit sector.

Then at the end of the lease term (normally three years) you have several options. If you love the car you can own it. If your circumstances change you can sell it. Or, you can change your car with a new novated lease.

# Are you looking for a Novated Provider that goes the extra mile?

FleetPlus have extensive experience in Novated Leasing and can assist you through the complete lifecycle of your Novated vehicle.

From the purchase of a vehicle to the sale of your current car; our customer focused specialists can assist in tailoring a complete solution that goes well beyond financing.



**Fleet discounts on new vehicles**



**Tailored Novated Leasing packages**

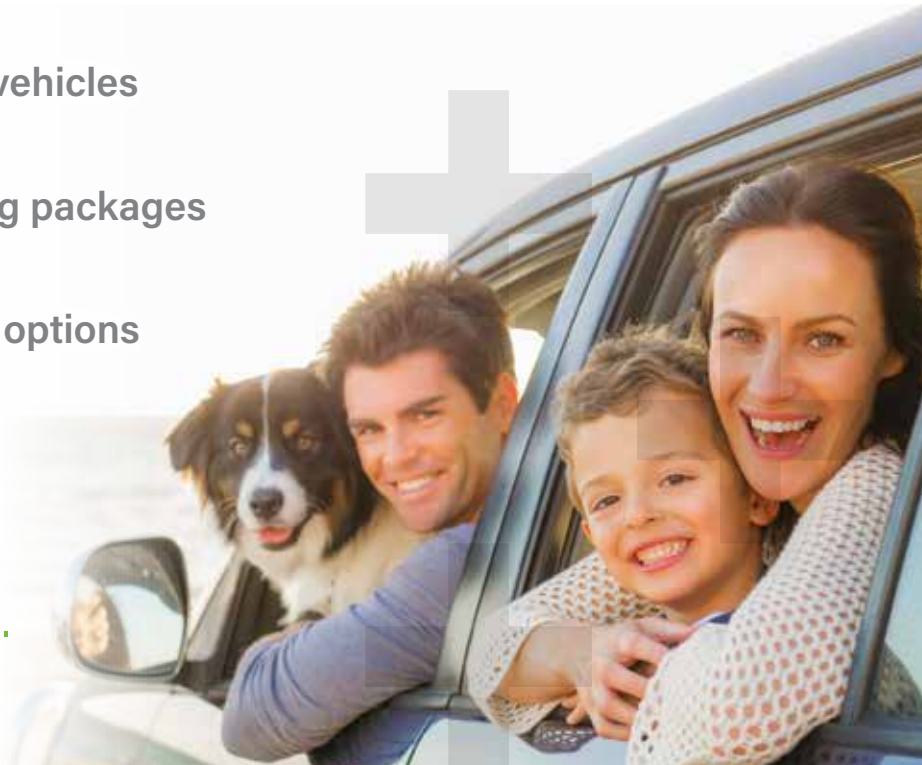


**A variety of end of lease options**



**Trade in capabilities**

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# CASH VS LEASING

## A novated lease vs paying cash for a car

**Are you planning to buy a car?  
Do you already own a car?  
What does it cost to run?**

The good news is you could end up with more dollars in your pocket with a novated lease compared to buying it with cash. It's true! Novated leasing is a great way to save money by salary packaging a vehicle.

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 vehicle 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.

Sure, it'll take some time to get your head around the benefits. But do the research. Take the time and you'll thank us.

There's plenty of information online, including calculators that will detail the savings. Just Google novated leasing and start from there. Or talk to your HR people.

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# EXTRA BENEFITS

## Get corporate benefits from a novated lease

Get extra benefits from your novated lease with a Corporate Program.

There are many reasons to consider a novated lease and the number one benefit is the money you can save compared to other finance options. 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 BMW, Mercedes-Benz, Land Rover 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.

And it's not just luxury brands. Renault also offers novated lease buyers exclusive offers and discounts.

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.

### ALL THE MAJOR LUXURY BRANDS RUN CORPORATE PROGRAMS

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 things that worry people when they start to consider purchasing their first luxury European 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.

So why not get more from your novated lease by purchasing a luxury vehicle from a manufacturer that offers a Corporate Program?

To find out more you can read one of the many articles about Corporate Programs on the Fleet Auto News website at [fleetautonews.com.au](https://fleetautonews.com.au).

# BUILT FOR YOUR BUSINESS

Bundle all your vehicle needs into one flexible novated package with Mitsubishi. We have a great vehicle range that will suit you lifestyle and budget for anytime, anywhere.

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Dealership to discover a tailored solution today!**



# OPTIONAL ACCESSORIES

When you get a novated lease you can pick the car you really want and it's the right time to 'Pimp your ride' with some great 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.

And 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 you've always wanted.



## METALLIC PAINT

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



## WINDOW TINT

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



## 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.



## BIGGER WHEELS

They look great don't they? More rim, less tyre is the golden rule.



## INTERIOR

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



## TYRES

Big wheels doesn't mean cheap tyres. Stick to a quality brand or the manufacturer's recommendation. Or maybe you want an all terrain pattern for your off-road adventures. Remember - there's only one hand print between you and the road.



## ROOF RACKS

It's amazing how useful these can be. Obviously not for every car or every driver. So think about the look as well as the practicality.



## TOW BAR

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



## Take control of your Novated Lease with MyCar

FleetPartners online portal MyCar, offers you a user friendly online platform, to apply, track & manage your Novated Lease, keeping you in control from beginning to end.



**Find** a vehicle and get  
24/7 real time quotes



**Manage** your Novated  
Lease anytime, anywhere



**Track** your application  
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**Save** time and money

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# ELECTRIC VEHICLES

## Charging ahead with a novated lease

**Do you worry about climate change?**

**Does your home have solar panels on the roof?**

**Are you concerned about government policy and the impact it's having on the environment now and in the future?**

You don't need to answer yes to these questions to buy an electric vehicle. Sure, the early adopters of the Toyota Prius and Nissan Leaf were probably supporters of the environment. But in 2020 the reasons to buy one go well beyond the low emissions.

At the end of 2019 there were five manufacturers offering 39 variants of electric vehicles in Australia. The launch of the Tesla Model 3 last year put more EVs on the road in Australia than ever before. In 2020 Hyundai and other volume manufacturers will start

to make an impact by increasing sales to government, fleet and retail buyers.

Here's some of the things you should know about electric vehicles if considering one for a novated lease.

### FUN TO DRIVE, GREAT ACCELERATION AND A SMOOTH, QUIET RIDE

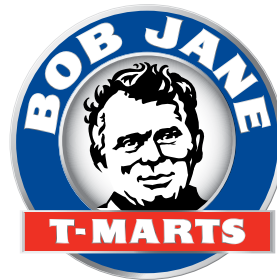
**Driving distance (range)** – All the EVs on sale in Australia today will drive far enough for people living in capital cities, or large regional towns, to perform their daily routines. Longer trips won't be an issue either because batteries are getting better with each year of development just like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

**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.

**Driving experience** – They are fun to drive with great acceleration and a smooth, quiet ride. It does take a few trips to adapt your driving style to an EV and the best part is the regenerative braking which almost eliminates the need to use the brake pedal.

**Purchase Price** – At first glance they don't look 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.



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National Fleet Pricing is contracted with your fleet management organisation to ensure all products and services are invoiced according to the agreed discounted pricing structure. Our group buying power delivers highly competitive Fleet tyre prices across all the leading brands.

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We source and sell quality tyres, wheels and batteries from leading global brands, for Australian motorists and Australian driving conditions.

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### REPORTING









































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- ✓ Customised reporting to suit your business requirements
- ✓ National consolidated billing account with 30-day payment terms
- ✓ Work performed to your specific Fleet replacement policy
- ✓ Unique Account Management service



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# LIFESTYLE CHOICE

	 ADVENTURE	 FAMILY	 PETS	 COUPLES	 MILLENNIAL	 POWER	 TOWING	 COMMUTE
SMALL								
SUV MEDIUM								
SUV LARGE								
SUV SMALL								
ELECTRIC								
LIGHT								
4X4 UTE								
LARGE								
PEOPLE MOVER								
MICRO								
LUXURY								
SPORTS								



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- ATO compliant FBT reporting
- Full leasing life cycle management
- Driver portal
- Finance interfaces
- Online claims for reimbursements
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# QUESTIONS & ANSWERS

## Q. Why is it called a novated lease?

**A.** This is because of the special three way agreement between the employer, employee and leasing company. The document used to formalise this agreement is called a novation agreement.

A novation agreement is a common legal document used when assigning responsibilities (i.e. payment of your lease by your employer to the leasing company) to a third party.

## 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.

## Q. Can I get a novated lease on a used or demonstrator vehicle?

**A.** Yes. Each leasing company has different restrictions on the age of used vehicles that can be financed so you need to check first. But if you're buying a young, low kilometre

car there should be no issues. You could also lease the vehicle currently parked in your driveway.

There are plenty of other questions to be answered and that's where a specialist can help. Contact one of the advertisers in this guide, or your organisation's preferred provider.

## Q. Where do the annual savings come from?

**A.** The savings come from a reduction in the initial purchase price through buying power and from not paying GST. There are also savings in fuel, maintenance and tyres (once again not paying the GST). And the last component of the savings comes by using pre-tax salary.

## 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

recognise novated buyers as a fleet buyer. So they provide extra discounts that may not be available to a retail buyer. The leasing companies also negotiate lower dealer delivery charges and extra discounts.

## 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. What happens if I change employers?

**A.** Here are some of the options if you leave your current employer but you should also check with your current provider.

- 1 Organise a new novated lease with your new employer through their preferred provider.
- 2 Continue to pay your lease payments and all running costs to the leasing company until the end of the lease.
- 3 Pay out the lease by selling or purchasing the vehicle.



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# EXPIRING LEASE

## What happens at the end of the lease?

This is a good question to ask. Many first timers don't think about, or understand, what happens when their novated lease ends. You need to pay out the residual value and it can be a shock if you're not prepared.

The key feature of a novated lease that makes them so affordable is the amount you finance. You are not financing the full purchase price of the car. You are financing the difference between the purchase price and what the car is worth at the end of the lease which is referred to as the residual value.

Depending on the car you pick, the lease term and kilometres travelled, the used value of your car will be higher, or lower, than the residual value.

To avoid nasty surprises at the end of the lease you should ask the leasing company to help you 'forecast' what your car will be worth at the end when the residual payment is due.

### THE PROCESS AT THE END OF THE LEASE IS SIMPLE

The process at the end of the lease is simple and you usually have three options:

- 1 Sell the car and pay out the residual value.
- 2 Pay out the residual value and keep the car.
- 3 Trade-in the car for a new one and get another novated lease.

Option one and three require you to maximise the sale price to reduce your out-of-pocket expenses. This means selling the car to a retail buyer which can be a hassle.

Selling the car to a dealer or wholesaler is the easiest option though you are paying for the convenience. The price they offer will be approximately \$2,000 to \$5,000 less than the retail market value.

An alternative is to use one of the specialised fleet auction companies that have products to help you maximise the price of your used novated lease vehicle. They can guarantee you a minimum sale price and then offer your car to retail buyers to maximise the sale price. Ask your leasing company to find out more.

# EXPLANATION OF HEADINGS

## 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.

## Fuel Type

The fuel used to power the vehicle.

## Transmission

How you change the gears. It's not just manual or automatic anymore.

## Performance

Engine power output.

## Recommended Retail Price

The manufacturer's 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.

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ENHANCE THE LOOK OF YOUR NEW CAR.  
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4x4 UTE†



Make	Ford	Holden	Holden	HSV
Model	Ranger	Colorado	Colorado	Colorado
Variant	Wildtrak	Z71	LTZ	Sportscat V
Body type	Double Cab	Crew Cab	Crew Cab	Crew Cab
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Auto	Manual	Auto
Performance	157kW	147kW	147kW	147kW
Recommended retail price	\$63,990	\$69,990	\$50,490	\$64,690
On road cost	\$67,342	\$73,642	\$53,167	\$68,077
Amount financed	\$62,107	\$68,407	\$48,577	\$62,842
Residual value	\$27,948	\$30,783	\$21,859	\$28,279
Monthly rental	\$1,634	\$1,794	\$1,389	\$1,685
Annual savings after tax*	\$3,218	\$3,587	\$3,004	\$3,438

4x4 UTE†



Make	Isuzu	Mazda	Mercedes-Benz	Mercedes-Benz
Model	D-Max	BT-50	X-Class	X-Class
Variant	SX	XTR	250d Power	350d Progressive
Body type	Crew Cab	Dual Cab	Dual Cab	Dual Cab
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Manual	Auto	Manual	Auto
Performance	130kW	147kW	140kW	190kW
Recommended retail price	\$44,600	\$52,950	\$61,600	\$73,279
On road cost	\$46,990	\$55,752	\$64,832	\$77,096
Amount financed	\$42,935	\$50,938	\$59,597	\$71,861
Residual value	\$19,320	\$22,922	\$26,818	\$32,337
Monthly rental	\$1,279	\$1,472	\$1,603	\$1,873
Annual savings after tax*	\$2,894	\$3,251	\$3,251	\$3,744

4x4 UTE†



Make	Mitsubishi	Mitsubishi	Nissan	Nissan
Model	Triton	Triton	Navara	Navara
Variant	GLS	GLX	N-Trek Special Edition	RX
Body type	Double Cab	Double Cab	Dual Cab	Dual Cab
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Manual	Auto	Auto
Performance	133kW	133kW	140kW	120kW
Recommended retail price	\$47,640	\$36,240	\$58,950	\$43,450
On road cost	\$50,177	\$38,381	\$62,052	\$45,807
Amount financed	\$45,846	\$35,086	\$56,817	\$41,857
Residual value	\$20,630	\$15,788	\$25,567	\$18,835
Monthly rental	\$1,355	\$1,110	\$1,531	\$1,239
Annual savings after tax*	\$3,051	\$2,666	\$3,076	\$2,775

4x4 UTE†



Make	Nissan	Toyota	Toyota	Toyota
Model	Navara	Hilux	Hilux	Hilux
Variant	SL	Rugged X	SR	Rugged
Body type	Dual Cab	Double Cab	Double Cab	Double Cab
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Auto	Auto	Manual
Performance	140kW	130kW	130kW	130kW
Recommended retail price	\$47,100	\$64,490	\$49,515	\$55,865
On road cost	\$49,607	\$67,867	\$52,147	\$58,812
Amount financed	\$45,325	\$62,632	\$47,645	\$53,733
Residual value	\$20,396	\$28,184	\$21,440	\$24,180
Monthly rental	\$1,307	\$1,663	\$1,371	\$1,489
Annual savings after tax*	\$2,840	\$3,332	\$2,986	\$3,105

ELECTRIC



Make	BMW	Hyundai	Hyundai	Tesla
Model	i3	IONIQ	Kona	Model 3
Variant	120Ah	Elite	Elite	
Body type	Hatchback	Hatchback	SUV	Sedan
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Performance	125kW	88kW	150kW	150kW
Recommended retail price	\$68,700	\$44,990	\$59,990	\$67,900
On road cost	\$72,287	\$47,392	\$63,142	\$71,447
Amount financed	\$67,052	\$43,302	\$57,907	\$66,212
Residual value	\$30,173	\$19,485	\$26,058	\$29,795
Monthly rental	\$1,599	\$1,136	\$1,421	\$1,582
Annual savings after tax*	\$2,650	\$2,100	\$2,404	\$2,627

LARGE



Make	Citroen	Genesis	Kia	Skoda
Model	C5	G70	Stinger	Superb
Variant	Aircross Feel	2.0T	200S	206 TSI Sportline
Body type	Wagon	Sedan	Sedan	Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	121kW	179kW	182kW	206kW
Recommended retail price	\$39,990	\$59,300	\$47,190	\$61,690
On road cost	\$42,242	\$62,417	\$49,702	\$64,927
Amount financed	\$38,606	\$57,182	\$45,412	\$59,692
Residual value	\$17,372	\$25,732	\$20,435	\$26,861
Monthly rental	\$1,178	\$1,575	\$1,346	\$1,587
Annual savings after tax*	\$2,729	\$3,286	\$3,042	\$3,153



LIGHT



Make	Audi	Honda	Kia	Kia
Model	A1	Jazz	Rio	Rio
Variant	1.8 TFSI	VTi	Sport	GT-Line
Body type	Hatchback	Hatchback	Hatchback	Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Manual	Auto
Performance	141kW	88kW	74kW	84kW
Recommended retail price	\$40,800	\$14,990	\$17,790	\$23,090
On road cost	\$43,076	\$16,492	\$19,376	\$24,835
Amount financed	\$39,366	\$15,129	\$17,758	\$22,735
Residual value	\$17,715	\$6,808	\$7,991	\$10,231
Monthly rental	\$1,156	\$666	\$718	\$813
Annual savings after tax*	\$2,542	\$2,018	\$2,065	\$2,146

LIGHT



Make	Mazda	Mazda	Renault	Toyota
Model	Mazda 2	Mazda 2	Clio	Prius
Variant	Neo	Genki	Life	
Body type	Sedan	Hatchback	Hatchback	Hatchback
Fuel type	Petrol	Petrol	Petrol	Hybrid
Transmission	Manual	Manual	Manual	CVT
Performance	79kW	81kW	66kW	73kW
Recommended retail price	\$15,570	\$21,390	\$16,990	\$36,590
On road cost	\$17,090	\$23,084	\$18,552	\$38,740
Amount financed	\$15,674	\$21,139	\$17,007	\$35,413
Residual value	\$7,053	\$9,512	\$7,653	\$15,936
Monthly rental	\$658	\$782	\$684	\$1,022
Annual savings after tax*	\$1,928	\$2,118	\$1,952	\$2,171

LIGHT



Make	Toyota	Toyota	Toyota	Volkswagen
Model	Prius	Yaris	Yaris	Polo
Variant	i-Tech	SX	Ascent	TSI Trendline
Body type	Hatchback	Hatchback	Hatchback	Hatchback
Fuel type	Hybrid	Petrol	Petrol	Petrol
Transmission	CVT	Auto	Manual	Manual
Performance	73kW	80kW	63kW	70kW
Recommended retail price	\$44,050	\$19,610	\$15,390	\$18,790
On road cost	\$46,425	\$21,253	\$16,904	\$20,406
Amount financed	\$42,420	\$19,470	\$15,504	\$18,697
Residual value	\$19,089	\$8,761	\$6,977	\$8,414
Monthly rental	\$1,175	\$768	\$674	\$736
Annual savings after tax*	\$2,385	\$2,189	\$2,025	\$2,082

LUXURY†



Make	Alfa Romeo	Alpine	Audi	Audi
Model	Stelvio	A110	Q7	R8
Variant			3.0 TDI	
Body type	SUV	Coupe	SUV	Coupe
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	148kW	185kW	160kW	397kW
Recommended retail price	\$65,900	\$106,500	\$97,800	\$367,000
On road cost	\$69,347	\$111,977	\$102,842	\$385,502
Amount financed	\$64,112	\$106,742	\$97,607	\$380,267
Residual value	\$28,850	\$48,034	\$43,923	\$171,120
Monthly rental	\$1,673	\$2,495	\$2,318	\$7,913
Annual savings after tax*	\$3,272	\$4,381	\$4,135	\$12,233

LUXURY†



Make	Audi	Audi	Audi	Audi
Model	RS Q3	RS4	RS5	SQ5
Variant	2.5 TFSI	Avant 2.9 TFSI	2.9 TFSI	3.0 TFSI
Body type	SUV	Wagon	Sportback	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	250kW	331kW	331kW	260kW
Recommended retail price	\$84,911	\$152,529	\$157,700	\$99,900
On road cost	\$89,313	\$160,311	\$165,737	\$105,047
Amount financed	\$84,078	\$155,076	\$160,502	\$99,812
Residual value	\$37,835	\$69,784	\$72,226	\$44,915
Monthly rental	\$2,111	\$3,492	\$3,598	\$2,417
Annual savings after tax*	\$4,072	\$5,981	\$6,126	\$4,495

LUXURY†



Make	BMW	BMW	BMW	BMW
Model	3	4	M2	X3
Variant	330i	440i	Competition Pure	Sdrive 20i
Body type	Sedan	Coupe	Coupe	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Manual	Auto
Performance	190kW	240kW	302kW	135kW
Recommended retail price	\$70,900	\$99,900	\$99,900	\$66,900
On road cost	\$74,597	\$105,047	\$105,047	\$70,397
Amount financed	\$69,362	\$99,812	\$99,812	\$65,162
Residual value	\$31,213	\$44,915	\$44,915	\$29,323
Monthly rental	\$1,768	\$2,379	\$2,398	\$1,693
Annual savings after tax*	\$3,376	\$4,295	\$4,395	\$3,300

LUXURY†



Make	BMW	BMW	Chevrolet	Ford
Model	X4	X5	Camaro	Endura
Variant	Xdrive 20i M Sport	Xdrive 30D Xline	2SS	Titanium (AWD)
Body type	Coupe	SUV	Coupe	SUV
Fuel type	Petrol	Diesel	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	135kW	195kW	339kW	140kW
Recommended retail price	\$76,900	\$112,990	\$85,990	\$67,990
On road cost	\$80,897	\$118,792	\$90,442	\$71,542
Amount financed	\$75,662	\$113,557	\$85,207	\$66,307
Residual value	\$34,048	\$51,100	\$38,343	\$29,838
Monthly rental	\$1,928	\$2,647	\$2,189	\$1,715
Annual savings after tax*	\$3,746	\$4,664	\$4,403	\$3,331

LUXURY†



Make	Ford	Ford	Ford	Genesis
Model	Everest	Mustang	Mustang	G80
Variant	Titanium (4WD 7 Seat)	GT 5.0 V8	Bullitt	3.8 Ultimate
Body type	SUV	Convertible	Coupe	Sedan
Fuel type	Diesel	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Manual	Auto
Performance	157kW	339kW	345kW	232kW
Recommended retail price	\$73,990	\$74,709	\$73,688	\$92,900
On road cost	\$77,842	\$78,601	\$77,525	\$97,697
Amount financed	\$72,607	\$73,366	\$72,290	\$92,462
Residual value	\$32,673	\$33,014	\$32,530	\$41,608
Monthly rental	\$1,850	\$1,977	\$1,937	\$2,311
Annual savings after tax*	\$3,564	\$4,185	\$4,056	\$4,498

LUXURY†



Make	Holden	Jaguar	Jaguar	Jeep
Model	Acadia	F-Pace	I-Pace	Grand Cherokee
Variant	LTZ-V (AWD)	SVR (AWD)	EV400 HSE AWD	Summit (4X4)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Electric	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	231kW	405kW	294kW	184kW
Recommended retail price	\$67,490	\$140,262	\$140,800	\$84,450
On road cost	\$71,017	\$147,429	\$147,992	\$88,827
Amount financed	\$65,782	\$142,194	\$142,757	\$83,592
Residual value	\$29,602	\$63,987	\$64,240	\$37,616
Monthly rental	\$1,743	\$3,298	\$3,084	\$2,064
Annual savings after tax*	\$3,517	\$5,935	\$4,748	\$3,859

LUXURY†



Make	Land Rover	Land Rover	Land Rover	Land Rover
Model	Discovery	Discovery Sport	Range Rover	Range Rover Evoque
Variant	SDV6 HSE	D240 R-Dynamic HSE	SDV8 SWB	D150 S
Body type	SUV	SUV	SUV	SUV
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	255kW	177kW	250kW	110kW
Recommended retail price	\$112,049	\$82,900	\$261,668	\$64,640
On road cost	\$117,806	\$87,197	\$274,905	\$68,027
Amount financed	\$112,571	\$81,962	\$269,670	\$62,792
Residual value	\$50,657	\$36,883	\$121,351	\$28,256
Monthly rental	\$2,646	\$2,032	\$5,723	\$1,628
Annual savings after tax*	\$4,738	\$3,815	\$9,061	\$3,136

LUXURY†



Make	Lexus	Lexus	Lexus	Lexus
Model	ES300h	LC500	RX300	RX450h
Variant	F Sport	V8	Luxury	Luxury
Body type	Sedan	Coupe	SUV	SUV
Fuel type	Hybrid	Petrol	Petrol	Hybrid
Transmission	CVT	Auto	Auto	CVT
Performance	131kW	351kW	175kW	193kW
Recommended retail price	\$73,755	\$189,642	\$71,920	\$91,090
On road cost	\$77,597	\$199,279	\$75,672	\$95,797
Amount financed	\$72,362	\$194,044	\$70,437	\$90,562
Residual value	\$32,563	\$87,319	\$31,696	\$40,753
Monthly rental	\$1,808	\$4,307	\$1,826	\$2,180
Annual savings after tax*	\$3,357	\$7,328	\$3,606	\$3,946

LUXURY†



Make	Mazda	Mercedes-AMG	Mercedes-AMG	Mercedes-Benz
Model	CX-9	A35	C	GLE
Variant	Azami Le (AWD)		63 S	350 D
Body type	SUV	Sedan	Sedan	Coupe
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	170kW	225kW	375kW	190kW
Recommended retail price	\$68,523	\$69,800	\$157,211	\$126,329
On road cost	\$72,105	\$73,442	\$165,228	\$132,801
Amount financed	\$66,870	\$68,207	\$159,993	\$127,566
Residual value	\$30,091	\$30,693	\$71,997	\$57,404
Monthly rental	\$1,764	\$1,771	\$3,588	\$2,919
Annual savings after tax*	\$3,546	\$3,482	\$6,113	\$5,041

LUXURY†



Make	Nissan	Porsche	Porsche	Porsche
Model	GT-R	911	Cayenne	Macan
Variant	Premium	Turbo	E-Hybrid	GTS
Body type	Coupe	Coupe	SUV	SUV
Fuel type	Petrol	Petrol	Hybrid	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	419kW	397kW	340kW	265kW
Recommended retail price	\$193,800	\$390,000	\$135,600	\$113,300
On road cost	\$203,642	\$409,652	\$142,532	\$119,117
Amount financed	\$198,407	\$404,417	\$137,297	\$113,882
Residual value	\$89,283	\$181,987	\$61,783	\$51,247
Monthly rental	\$4,392	\$8,345	\$3,034	\$2,691
Annual savings after tax*	\$7,445	\$12,682	\$4,902	\$4,873

LUXURY†



Make	Porsche	Tesla	Tesla	Toyota
Model	Panamera	Model S	Model X	Landcruiser
Variant	4 E-Hybrid	75D	75D	LC200 GX (4X4)
Body type	Coupe	Sedan	SUV	SUV
Fuel type	Hybrid	Electric	Electric	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	243kW	245kW	245kW	200kW
Recommended retail price	\$248,500	\$117,900	\$126,300	\$77,832
On road cost	\$261,077	\$123,947	\$132,767	\$81,879
Amount financed	\$255,842	\$118,712	\$127,532	\$76,644
Residual value	\$115,129	\$53,420	\$57,389	\$34,489
Monthly rental	\$5,322	\$2,616	\$2,788	\$1,985
Annual savings after tax*	\$7,988	\$4,102	\$4,339	\$3,973

LUXURY†



Make	Toyota	Toyota	Toyota	Toyota
Model	Landcruiser	Landcruiser	Landcruiser	Supra
Variant	LC200 Sahara (4X4)	Prado Kakadu (4X4)	Prado VX (4X4)	GTS
Body type	SUV	SUV	SUV	Coupe
Fuel type	Diesel	Diesel	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	200kW	130kW	130kW	250kW
Recommended retail price	\$119,972	\$84,119	\$73,619	\$94,900
On road cost	\$126,124	\$88,481	\$77,456	\$99,797
Amount financed	\$120,889	\$83,246	\$72,221	\$94,562
Residual value	\$54,400	\$37,460	\$32,499	\$42,553
Monthly rental	\$2,846	\$2,076	\$1,861	\$2,296
Annual savings after tax*	\$5,162	\$3,950	\$3,654	\$4,254

LUXURY†



Make	Volkswagen	Volkswagen	Volvo	Volvo
Model	Arteon	Touareg	XC60	XC90
Variant	TSI R-Line	V6 TDI	T5 Momentum (AWD)	D5 Momentum (AWD)
Body type	Liftback	SUV	SUV	SUV
Fuel type	Petrol	Diesel	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	206kW	180kW	187kW	173kW
Recommended retail price	\$67,490	\$85,490	\$64,990	\$94,990
On road cost	\$71,017	\$89,917	\$68,392	\$99,892
Amount financed	\$65,782	\$84,682	\$63,157	\$94,657
Residual value	\$29,602	\$38,107	\$28,420	\$42,595
Monthly rental	\$1,724	\$2,085	\$1,673	\$2,260
Annual savings after tax*	\$3,417	\$3,888	\$3,346	\$4,056

MEDIUM



Make	Hyundai	Mazda	Mazda	Toyota
Model	Sonata	Mazda 6	Mazda 6	Camry
Variant	Premium	Sport	Touring	Ascent Sport
Body type	Sedan	Wagon	Sedan	Sedan
Fuel type	Petrol	Petrol	Petrol	Hybrid
Transmission	Auto	Auto	Auto	CVT
Performance	180kW	140kW	140kW	133kW
Recommended retail price	\$45,490	\$35,790	\$38,690	\$32,090
On road cost	\$47,917	\$37,916	\$40,903	\$34,105
Amount financed	\$43,781	\$34,662	\$37,385	\$31,187
Residual value	\$19,701	\$15,598	\$16,823	\$14,034
Monthly rental	\$1,296	\$1,083	\$1,136	\$959
Annual savings after tax*	\$2,910	\$2,559	\$2,607	\$2,196

MICRO



Make	Fiat	Kia	Mitsubishi	Mitsubishi
Model	500	Picanto	Mirage	Mirage
Variant	Lounge	GT-Line	ES	LS
Body type	Convertible	Hatchback	Hatchback	Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	Manual	CVT
Performance	51kW	62kW	57kW	57kW
Recommended retail price	\$23,990	\$15,690	\$13,990	\$16,490
On road cost	\$25,762	\$17,213	\$15,462	\$18,037
Amount financed	\$23,581	\$15,786	\$14,190	\$16,537
Residual value	\$10,611	\$7,103	\$6,385	\$7,442
Monthly rental	\$849	\$680	\$629	\$675
Annual savings after tax*	\$2,262	\$2,031	\$1,902	\$1,943

PEOPLE MOVER



Make	Hyundai	Hyundai	Kia	Toyota
Model	iMax	iMax	Carnival	Granvia
Variant	Active	Elite	Platinum	Standard (6 Seats)
Body type	Wagon	Wagon	Wagon	Wagon
Fuel type	Diesel	Diesel	Petrol	Diesel
Transmission	Auto	Auto	Auto	Auto
Performance	125kW	125kW	206kW	130kW
Recommended retail price	\$43,990	\$48,490	\$60,790	\$62,990
On road cost	\$46,362	\$51,067	\$63,982	\$66,292
Amount financed	\$42,362	\$46,658	\$58,747	\$61,057
Residual value	\$19,063	\$20,996	\$26,436	\$27,475
Monthly rental	\$1,287	\$1,370	\$1,643	\$1,632
Annual savings after tax*	\$2,984	\$3,067	\$3,528	\$3,290

SMALL



Make	Audi	BMW	BMW	Citroen
Model	A3	1	2	C3
Variant	2.0 TFSI	120i Urban Line	220i Luxury Line	Aircross Shine
Body type	Hatchback	Hatchback	Coupe	Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	140kW	135kW	135kW	82kW
Recommended retail price	\$50,000	\$46,990	\$54,900	\$32,990
On road cost	\$52,652	\$49,492	\$57,797	\$35,032
Amount financed	\$48,106	\$45,220	\$52,806	\$32,032
Residual value	\$21,647	\$20,349	\$23,762	\$14,414
Monthly rental	\$1,342	\$1,286	\$1,434	\$1,032
Annual savings after tax*	\$2,795	\$2,738	\$2,886	\$2,512

SMALL



Make	Citroen	Ford	Honda	Hyundai
Model	C3	Focus	Civic	Elantra
Variant	Shine 1.2 Pure Tech	ST-Line	VTi	Active
Body type	Hatchback	Hatchback	Sedan	Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	CVT	Auto
Performance	82kW	134kW	104kW	112kW
Recommended retail price	\$26,990	\$28,990	\$22,390	\$27,690
On road cost	\$28,852	\$30,912	\$24,114	\$29,573
Amount financed	\$26,398	\$28,276	\$22,078	\$27,055
Residual value	\$11,879	\$12,724	\$9,935	\$12,175
Monthly rental	\$904	\$940	\$819	\$935
Annual savings after tax*	\$2,312	\$2,345	\$2,235	\$2,423

SMALL



Make	Hyundai	Hyundai	Hyundai	Hyundai
Model	Elantra	i30	i30	i30
Variant	Go	Active	Go	Active 1.6 CRDI
Body type	Sedan	Hatchback	Hatchback	Hatchback
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Manual	Manual	Manual	Auto
Performance	112kW	120kW	120kW	100kW
Recommended retail price	\$21,490	\$21,090	\$19,990	\$26,090
On road cost	\$23,187	\$22,775	\$21,642	\$27,925
Amount financed	\$21,233	\$20,857	\$19,824	\$25,553
Residual value	\$9,555	\$9,385	\$8,921	\$11,498
Monthly rental	\$821	\$814	\$794	\$868
Annual savings after tax*	\$2,320	\$2,313	\$2,295	\$2,196

SMALL



Make	Hyundai	Hyundai	Kia	Kia
Model	i30	IONIQ	Cerato	Cerato
Variant	N Line	Premium	S	Si
Body type	Hatchback	Hatchback	Sedan	Sedan
Fuel type	Petrol	Hybrid	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	150kW	77kW	112kW	112kW
Recommended retail price	\$29,490	\$45,490	\$23,790	\$24,290
On road cost	\$31,427	\$47,917	\$25,556	\$26,071
Amount financed	\$28,746	\$43,781	\$23,393	\$23,862
Residual value	\$12,935	\$19,701	\$10,526	\$10,738
Monthly rental	\$968	\$1,164	\$863	\$873
Annual savings after tax*	\$2,453	\$2,209	\$2,358	\$2,367

SMALL



Make	Kia	Lexus	Mazda	Mazda
Model	Cerato	CT 200h	Mazda 3	Mazda 3
Variant	GT	Sports Luxury	GT	Astina
Body type	Hatchback	Hatchback	Hatchback	Hatchback
Fuel type	Petrol	Hybrid	Petrol	Petrol
Transmission	Auto	CVT	Auto	Manual
Performance	150kW	73kW	139kW	139kW
Recommended retail price	\$32,990	\$56,900	\$34,740	\$37,240
On road cost	\$35,032	\$59,897	\$36,836	\$39,411
Amount financed	\$32,032	\$54,724	\$33,677	\$36,025
Residual value	\$14,414	\$24,625	\$15,155	\$16,211
Monthly rental	\$1,032	\$1,434	\$1,064	\$1,091
Annual savings after tax*	\$2,512	\$2,724	\$2,541	\$2,483



SMALL



Make	Mazda	Mercedes-Benz	Renault	Subaru
Model	Mazda 3	A200	Megane	Impreza
Variant	Evolve		GT	2.0i-S (AWD)
Body type	Hatchback	Hatchback	Hatchback	Sedan
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Auto	Auto	CVT
Performance	139kW	120kW	151kW	115kW
Recommended retail price	\$29,740	\$47,200	\$38,990	\$30,510
On road cost	\$31,686	\$49,712	\$41,212	\$32,480
Amount financed	\$28,982	\$45,421	\$37,667	\$29,706
Residual value	\$13,042	\$20,439	\$16,950	\$13,367
Monthly rental	\$954	\$1,290	\$1,123	\$986
Annual savings after tax*	\$2,358	\$2,742	\$2,512	\$2,471

SMALL



Make	Toyota	Toyota	Toyota	Toyota
Model	Corolla	Corolla	Prius V	Prius V
Variant	SX	ZR		i-Tech
Body type	Sedan	Hatchback	Wagon	Wagon
Fuel type	Petrol	Hybrid	Hybrid	Hybrid
Transmission	Manual	CVT	CVT	CVT
Performance	103kW	72kW	73kW	73kW
Recommended retail price	\$23,820	\$33,635	\$35,400	\$45,380
On road cost	\$25,589	\$35,698	\$37,514	\$47,802
Amount financed	\$23,423	\$32,640	\$34,295	\$43,676
Residual value	\$10,540	\$14,688	\$15,433	\$19,654
Monthly rental	\$864	\$987	\$1,019	\$1,219
Annual savings after tax*	\$2,359	\$2,222	\$2,252	\$2,508

SMALL



Make	Toyota	Volkswagen	Volkswagen	Volkswagen
Model	Prius C	Golf	Golf	Golf
Variant		Alltrack TSI	TSI Trendline	TSI Highline
Body type	Hatchback	Wagon	Hatchback	Wagon
Fuel type	Hybrid	Petrol	Petrol	Petrol
Transmission	CVT	Auto	Manual	Auto
Performance	54kW	132kW	110kW	110kW
Recommended retail price	\$24,040	\$35,750	\$24,990	\$35,490
On road cost	\$25,815	\$37,876	\$26,792	\$37,607
Amount financed	\$23,629	\$34,626	\$24,520	\$34,380
Residual value	\$10,633	\$15,581	\$11,034	\$15,471
Monthly rental	\$812	\$1,082	\$867	\$1,059
Annual savings after tax*	\$2,062	\$2,558	\$2,278	\$2,454

SPORTS



Make	BMW	Ford	Honda	Hyundai
Model	1	Mustang	Civic	i30
Variant	M140i	GT 5.0 V8	Type R	N Performance
Body type	Hatchback	Coupe	Hatchback	Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	Manual	Manual
Performance	250kW	339kW	228kW	202kW
Recommended retail price	\$59,990	\$62,990	\$50,990	\$45,490
On road cost	\$63,142	\$66,292	\$53,692	\$47,917
Amount financed	\$57,907	\$61,057	\$49,056	\$43,781
Residual value	\$26,058	\$27,475	\$22,075	\$19,701
Monthly rental	\$1,552	\$1,726	\$1,417	\$1,296
Annual savings after tax*	\$3,105	\$3,790	\$3,114	\$2,910

SPORTS



Make	Hyundai	Mazda	Renault	Subaru
Model	Veloster	MX-5	Megane	Levorg
Variant	Turbo Premium	Roadster	R.S. Sport	2.0 STi Sport (AWD)
Body type	Coupe	Convertible	Hatchback	Wagon
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Manual	Auto	CVT
Performance	150kW	97kW	205kW	197kW
Recommended retail price	\$41,990	\$35,390	\$50,490	\$53,240
On road cost	\$44,302	\$37,504	\$53,167	\$56,057
Amount financed	\$40,484	\$34,286	\$48,577	\$51,217
Residual value	\$18,218	\$15,429	\$21,859	\$23,047
Monthly rental	\$1,196	\$1,057	\$1,389	\$1,459
Annual savings after tax*	\$2,662	\$2,452	\$3,004	\$3,156

SPORTS



Make	Subaru	Toyota	Volkswagen	Volkswagen
Model	WRX	86	Golf	Polo
Variant	Premium (AWD)	GT	GTi	GTi
Body type	Sedan	Coupe	Hatchback	Hatchback
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	Manual	Auto	Auto
Performance	197kW	152kW	180kW	147kW
Recommended retail price	\$46,890	\$31,440	\$46,190	\$31,990
On road cost	\$49,387	\$33,437	\$48,652	\$34,002
Amount financed	\$45,124	\$30,578	\$44,452	\$31,093
Residual value	\$20,305	\$13,760	\$20,003	\$13,992
Monthly rental	\$1,340	\$1,022	\$1,271	\$995
Annual savings after tax*	\$3,037	\$2,586	\$2,723	\$2,395

SUV LARGE



Make	Ford	Ford	Holden	Holden
Model	Endura	Everest	Acadia	Acadia
Variant	Trend (FWD)	Trend (4WD 7 Seat)	LT (AWD)	LTZ (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Diesel	Diesel	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	140kW	143kW	231kW	231kW
Recommended retail price	\$44,990	\$59,990	\$47,990	\$57,490
On road cost	\$47,392	\$63,142	\$50,542	\$60,517
Amount financed	\$43,302	\$57,907	\$46,179	\$55,290
Residual value	\$19,485	\$26,058	\$20,780	\$24,880
Monthly rental	\$1,268	\$1,571	\$1,361	\$1,538
Annual savings after tax*	\$2,801	\$3,205	\$3,057	\$3,236

SUV LARGE



Make	Holden	Holden	Holden	Hyundai
Model	Acadia	Trailblazer	Trailblazer	Santa Fe
Variant	LTZ-V (2WD)	LT (4X4)	LTZ (4X4)	Active (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Diesel	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	231kW	147kW	147kW	138kW
Recommended retail price	\$63,490	\$47,990	\$52,490	\$43,000
On road cost	\$66,817	\$50,542	\$55,267	\$45,342
Amount financed	\$61,582	\$46,179	\$50,495	\$41,432
Residual value	\$27,712	\$20,780	\$22,722	\$18,644
Monthly rental	\$1,661	\$1,361	\$1,445	\$1,269
Annual savings after tax*	\$3,404	\$3,057	\$3,142	\$2,968

SUV LARGE



Make	Hyundai	Kia	Mazda	Mazda
Model	Santa Fe	Sorento	CX-8	CX-9
Variant	Elite CRDi (AWD)	Si (4X4)	Asaki (AWD)	Sport (FWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Diesel	Diesel	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	147kW	147kW	140kW	170kW
Recommended retail price	\$54,000	\$45,490	\$63,090	\$46,420
On road cost	\$56,852	\$47,917	\$66,397	\$48,897
Amount financed	\$51,942	\$43,781	\$61,162	\$44,677
Residual value	\$23,374	\$19,701	\$27,523	\$20,104
Monthly rental	\$1,454	\$1,277	\$1,596	\$1,313
Annual savings after tax*	\$3,070	\$2,810	\$3,092	\$2,928

**SUV LARGE**



Make	Mitsubishi	Mitsubishi	Nissan	Nissan
Model	Pajero Sport	Pajero Sport	Pathfinder	Pathfinder
Variant	Exceed (4X4) 7 Seat	GLX (4X4) 5 Seat	ST-L (4WD)	TI (2WD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Diesel	Diesel	Hybrid	Petrol
Transmission	Auto	Auto	CVT	CVT
Performance	133kW	133kW	188kW	202kW
Recommended retail price	\$54,490	\$46,490	\$61,390	\$62,890
On road cost	\$57,367	\$48,967	\$64,612	\$66,187
Amount financed	\$52,413	\$44,740	\$59,377	\$60,952
Residual value	\$23,586	\$20,133	\$26,719	\$27,428
Monthly rental	\$1,464	\$1,314	\$1,618	\$1,667
Annual savings after tax*	\$3,079	\$2,929	\$3,345	\$3,487

**SUV LARGE**



Make	Skoda	Subaru	Toyota	Toyota
Model	Kodiaq	Outback	Fortuner	Fortuner
Variant	TSI Sportline (4X4)	3.6R	GX	GXL
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Diesel	Diesel
Transmission	Auto	CVT	Auto	Auto
Performance	132kW	191kW	130kW	130kW
Recommended retail price	\$51,490	\$50,440	\$44,590	\$49,490
On road cost	\$54,217	\$53,117	\$46,980	\$52,117
Amount financed	\$49,536	\$48,531	\$42,926	\$47,617
Residual value	\$22,291	\$21,839	\$19,316	\$21,428
Monthly rental	\$1,408	\$1,426	\$1,298	\$1,389
Annual savings after tax*	\$3,023	\$3,204	\$2,994	\$3,085

**SUV LARGE**



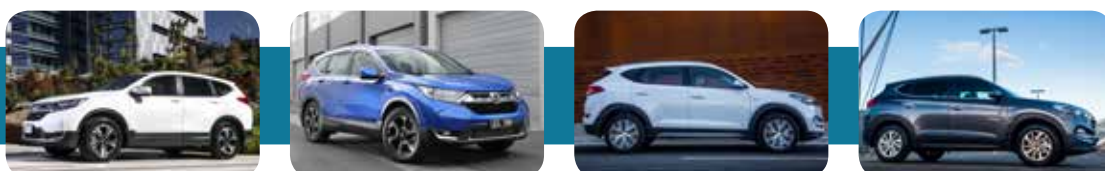
Make	Toyota	Toyota	Toyota	Toyota
Model	Kluger	Kluger	Landcruiser	Landcruiser
Variant	Grande (4X4)	GX (4X2)	Prado GXL (4X4)	Prado GX (4X4)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Diesel	Diesel
Transmission	Auto	Auto	Auto	Manual
Performance	218kW	218kW	130kW	130kW
Recommended retail price	\$69,246	\$44,850	\$62,990	\$53,490
On road cost	\$72,863	\$47,249	\$66,292	\$56,317
Amount financed	\$67,628	\$43,171	\$61,057	\$51,454
Residual value	\$30,432	\$19,427	\$27,475	\$23,154
Monthly rental	\$1,797	\$1,302	\$1,632	\$1,445
Annual savings after tax*	\$3,667	\$2,999	\$3,290	\$3,060

SUV MEDIUM



Make	Ford	Ford	Holden	Holden
Model	Escape	Escape	Equinox	Equinox
Variant	Ambiente (AWD)	Trend (FWD)	LS (FWD)	LTZ-V (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	134kW	134kW	127kW	188kW
Recommended retail price	\$33,490	\$33,490	\$29,990	\$46,290
On road cost	\$35,547	\$35,547	\$31,942	\$48,757
Amount financed	\$32,502	\$32,502	\$29,215	\$44,548
Residual value	\$14,626	\$14,626	\$13,147	\$20,046
Monthly rental	\$1,060	\$1,041	\$977	\$1,311
Annual savings after tax*	\$2,620	\$2,520	\$2,462	\$2,925

SUV MEDIUM



Make	Honda	Honda	Hyundai	Hyundai
Model	CR-V	CR-V	Tucson	Tucson
Variant	VTi (2WD)	VTi-LX (AWD)	Active (2WD)	Elite (AWD)
Body type	Wagon	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	Manual	Auto
Performance	140kW	140kW	122kW	130kW
Recommended retail price	\$30,690	\$44,290	\$29,290	\$40,850
On road cost	\$32,663	\$46,671	\$31,221	\$43,129
Amount financed	\$29,873	\$42,644	\$28,558	\$39,415
Residual value	\$13,442	\$19,190	\$12,851	\$17,736
Monthly rental	\$971	\$1,255	\$983	\$1,194
Annual savings after tax*	\$2,374	\$2,789	\$2,550	\$2,743

SUV MEDIUM



Make	Hyundai	Kia	Kia	Land Rover
Model	Tucson	Sportage	Sportage	Discovery Sport
Variant	Highlander (AWD)	S (FWD)	S (AWD)	D150 S
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Diesel	Diesel
Transmission	Auto	Manual	Auto	Auto
Performance	136kW	114kW	136kW	110kW
Recommended retail price	\$49,095	\$28,190	\$35,590	\$62,450
On road cost	\$51,702	\$30,088	\$37,710	\$65,727
Amount financed	\$47,238	\$27,525	\$34,474	\$60,492
Residual value	\$21,257	\$12,386	\$15,513	\$27,221
Monthly rental	\$1,325	\$963	\$1,060	\$1,583
Annual savings after tax*	\$2,778	\$2,532	\$2,455	\$3,075

SUV MEDIUM



Make	Lexus	Mazda	Mazda	Mercedes-Benz
Model	NX300	CX-5	CX-5	GLC
Variant	Luxury (AWD)	Akera (4X4)	Maxx (4X4)	200
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Diesel	Petrol	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	175kW	140kW	140kW	135kW
Recommended retail price	\$59,900	\$51,130	\$35,880	\$62,300
On road cost	\$63,047	\$53,842	\$38,009	\$65,567
Amount financed	\$57,812	\$49,193	\$34,747	\$60,332
Residual value	\$26,015	\$22,137	\$15,636	\$27,149
Monthly rental	\$1,569	\$1,363	\$1,084	\$1,599
Annual savings after tax*	\$3,203	\$2,816	\$2,560	\$3,170

SUV MEDIUM



Make	Mitsubishi	Mitsubishi	Mitsubishi	Mitsubishi
Model	Outlander	Outlander	Outlander	Outlander
Variant	ES 5 Seat (2WD)	Exceed 7 Seat (AWD)	LS 7 Seat (AWD)	ES 7 Seat (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Diesel	Diesel	Petrol
Transmission	Manual	Auto	Auto	CVT
Performance	110kW	110kW	110kW	124kW
Recommended retail price	\$29,490	\$46,790	\$40,290	\$34,290
On road cost	\$31,427	\$49,282	\$42,551	\$36,371
Amount financed	\$28,746	\$45,028	\$38,888	\$33,253
Residual value	\$12,935	\$20,262	\$17,499	\$14,964
Monthly rental	\$968	\$1,282	\$1,146	\$1,055
Annual savings after tax*	\$2,453	\$2,734	\$2,534	\$2,534

SUV MEDIUM



Make	Nissan	Nissan	Nissan	Renault
Model	X-Trail	X-Trail	X-Trail	Koleos
Variant	ST (4WD)	ST-L (4WD)	Ti (4WD)	Intens X-Tronic (4X4)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	CVT	CVT	CVT	CVT
Performance	126kW	126kW	126kW	130kW
Recommended retail price	\$32,990	\$39,200	\$44,790	\$47,990
On road cost	\$35,032	\$41,428	\$47,186	\$50,542
Amount financed	\$32,032	\$37,864	\$43,114	\$46,179
Residual value	\$14,414	\$17,038	\$19,401	\$20,780
Monthly rental	\$1,050	\$1,164	\$1,283	\$1,305
Annual savings after tax*	\$2,612	\$2,716	\$2,897	\$2,757

## SUV MEDIUM



Make	Toyota	Toyota	Volkswagen	Volkswagen
Model	RAV 4	RAV 4	Tiguan	Tiguan
Variant	GX (2WD)	Cruiser AWD	TSI Trendline	Allspace TSI Highline
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Hybrid	Petrol	Petrol
Transmission	Manual	CVT	Auto	Auto
Performance	127kW	131kW	110kW	162kW
Recommended retail price	\$29,640	\$44,640	\$34,150	\$51,650
On road cost	\$31,583	\$47,033	\$36,228	\$54,387
Amount financed	\$28,888	\$42,974	\$33,123	\$49,691
Residual value	\$12,999	\$19,338	\$14,905	\$22,361
Monthly rental	\$970	\$1,224	\$1,053	\$1,411
Annual savings after tax*	\$2,456	\$2,595	\$2,531	\$3,026

## SUV SMALL



Make	Audi	BMW	BMW	Ford
Model	Q3	X1	X2	Ecosport
Variant	2.0 TDI Sport	xDrive 25i M Sport	xDrive 20d M Sport	Ambiente
Body type	SUV	SUV	SUV	SUV
Fuel type	Diesel	Petrol	Diesel	Petrol
Transmission	Auto	Auto	Auto	Auto
Performance	135kW	170kW	140kW	90kW
Recommended retail price	\$58,000	\$64,020	\$59,900	\$22,790
On road cost	\$61,052	\$67,377	\$63,047	\$24,526
Amount financed	\$55,817	\$62,142	\$57,812	\$22,454
Residual value	\$25,117	\$27,964	\$26,015	\$10,104
Monthly rental	\$1,474	\$1,634	\$1,512	\$845
Annual savings after tax*	\$2,849	\$3,219	\$2,902	\$2,342

## SUV SMALL



Make	Ford	Holden	Holden	Honda
Model	Ecosport	Trax	Trax	HR-V
Variant	Titanium	LT	LTZ	VTi
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	Auto	Auto	CVT
Performance	92kW	103kW	103kW	105kW
Recommended retail price	\$28,990	\$28,890	\$30,490	\$24,990
On road cost	\$30,912	\$30,809	\$32,457	\$26,792
Amount financed	\$28,276	\$28,182	\$29,685	\$24,520
Residual value	\$12,724	\$12,682	\$13,358	\$11,034
Monthly rental	\$959	\$957	\$986	\$885
Annual savings after tax*	\$2,445	\$2,443	\$2,470	\$2,378

SUV SMALL



Make	Honda	Hyundai	Hyundai	Hyundai
Model	HR-V	Kona	Kona	Kona
Variant	VTi-S	Go (FWD)	Elite (AWD)	Highlander (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	Auto	Auto	Auto
Performance	105kW	110kW	130kW	130kW
Recommended retail price	\$27,990	\$24,000	\$33,500	\$39,500
On road cost	\$29,882	\$25,772	\$35,557	\$41,737
Amount financed	\$27,337	\$23,590	\$32,511	\$38,146
Residual value	\$12,301	\$10,615	\$14,630	\$17,165
Monthly rental	\$940	\$867	\$1,041	\$1,151
Annual savings after tax*	\$2,428	\$2,362	\$2,520	\$2,621

SUV SMALL



Make	Hyundai	Hyundai	Hyundai	Jeep
Model	Venue	Venue	Venue	Compass
Variant	Elite	Active	Go	Trailhawk (4X4 Low)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	Auto	Manual	Manual	Auto
Performance	90kW	90kW	90kW	125kW
Recommended retail price	\$25,490	\$21,490	\$19,990	\$44,750
On road cost	\$27,307	\$23,187	\$21,642	\$47,146
Amount financed	\$24,989	\$21,233	\$19,824	\$43,077
Residual value	\$11,245	\$9,555	\$8,921	\$19,385
Monthly rental	\$895	\$821	\$794	\$1,244
Annual savings after tax*	\$2,387	\$2,320	\$2,295	\$2,697

SUV SMALL



Make	Mazda	Mazda	Mazda	Mercedes-Benz
Model	CX-3	CX-3	CX-3	GLA
Variant	Akari LE (AWD)	S Touring (AWD)	Neo Sport (FWD)	180
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Diesel	Petrol	Petrol
Transmission	Auto	Auto	Manual	Auto
Performance	110kW	85kW	110kW	90kW
Recommended retail price	\$38,450	\$35,240	\$22,710	\$44,700
On road cost	\$40,657	\$37,351	\$24,446	\$47,093
Amount financed	\$37,161	\$34,147	\$22,381	\$43,029
Residual value	\$16,722	\$15,366	\$10,071	\$19,363
Monthly rental	\$1,131	\$1,035	\$844	\$1,243
Annual savings after tax*	\$2,603	\$2,349	\$2,341	\$2,696



SUV SMALL



Make	Mitsubishi	Mitsubishi	Mitsubishi	Mitsubishi
Model	ASX	ASX	Eclipse Cross	Eclipse Cross
Variant	ES (2WD)	LS (2WD)	ES (2WD)	Exceed (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	CVT
Performance	110kW	110kW	110kW	110kW
Recommended retail price	\$25,490	\$27,990	\$29,990	\$39,190
On road cost	\$27,307	\$29,882	\$31,942	\$41,418
Amount financed	\$24,989	\$27,337	\$29,215	\$37,855
Residual value	\$11,245	\$12,301	\$13,147	\$17,034
Monthly rental	\$913	\$959	\$977	\$1,164
Annual savings after tax*	\$2,487	\$2,529	\$2,462	\$2,716

SUV SMALL



Make	Mitsubishi	Renault	Subaru	Suzuki
Model	Eclipse Cross	Captur	XV	Vitara
Variant	LS (AWD)	Intens	2.0i-S	Wagon
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	Auto	CVT	Auto
Performance	110kW	110kW	115kW	86kW
Recommended retail price	\$34,490	\$29,990	\$36,530	\$24,490
On road cost	\$36,577	\$31,942	\$38,680	\$26,277
Amount financed	\$33,441	\$29,215	\$35,359	\$24,050
Residual value	\$15,048	\$13,147	\$15,911	\$10,822
Monthly rental	\$1,078	\$939	\$1,096	\$858
Annual savings after tax*	\$2,637	\$2,262	\$2,571	\$2,270

SUV SMALL



Make	Toyota	Toyota	Toyota	Volvo
Model	C-HR	C-HR	C-HR	XC40
Variant	(2WD)	(AWD)	Koba (2WD)	T4 Inscription (AWD)
Body type	SUV	SUV	SUV	SUV
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Manual	CVT	CVT	Auto
Performance	85kW	85kW	85kW	140kW
Recommended retail price	\$26,990	\$30,990	\$33,290	\$51,990
On road cost	\$28,852	\$32,972	\$35,341	\$54,742
Amount financed	\$26,398	\$30,154	\$32,314	\$50,015
Residual value	\$11,879	\$13,569	\$14,541	\$22,507
Monthly rental	\$884	\$976	\$1,018	\$1,398
Annual savings after tax*	\$2,211	\$2,378	\$2,417	\$2,932

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