



## **One-Stop Financing**

### The Benefits at a Glance:

- Your cash flow is unaffected, allowing you to use your own funds for other important investments
- You can calculate and budget for precisely the amount you will have to pay over the long-term for a specific period or per kilometre
- We are industry experts and offer tailored financial solutions to meet your specific needs\*
- We offer more than just the financing of your trailer. The package also includes full services for trailers, tyres and cooling units, as well as trailer telematics hardware\*
- Drive without borders: Schmitz Cargobull Finance services are available internationally across our network
- Second-hand too: our comprehensive financing solutions are also available for vehicles from our Schmitz Cargobull Trailer Store

Precise conditions depend on the legislation of the respective country. The services listed here are not available in all countries.

# Fairly Financed - Well Insured

Security and flexibility are crucial when it comes to the transport sector. We understand the industry and can assess the risks and opportunities, along with the upkeep and value of a trailer better, than banks outside the industry. This results in fairer cost calculations, giving you financial freedom.

We provide you with the complete package: individual quotations on competitive terms, which take into account the entire life cycle of your investment.

And, should the worst come to the worst, the same applies to your protection: our tailor-made insurance solutions anything but standard - take into consideration the specific demands on company fleets and industry professionals and offer comprehensive insurance at competitive premiums.\*

Speak to our experts. We'll find the right solution - even if your situation changes.



### **Our Financing Products**



### Financial Lease\*

You receive your choice of trailer and pay the purchase price in monthly instalments. The trailer is treated like your own property from the outset and, as soon as you have paid the last instalment, the legal ownership passes to you.



### Operating Lease\*

You only pay for what you use and are neither the business nor legal owner of the trailer.



### **Full Service Lease\***

This financing form, including a Full Service contract, enables you to have short-term contract periods. No deposit is required. The contract can be extended at any time should you require the trailer for a longer period.



### **GAP Cover**

Finance prevents the unforeseen additional financial burden resulting from the loss of a vehicle. In the worst case, you can immediately replace your trailer and your business can continue.

During the initial phase of financing, in particular, covering the gap risk – without maximum compensation limits – provides your company with essential protection. That is why the GAP Cover is naturally a standard part of the financing and leasing offers from Schmitz Cargobull Finance.







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# **One-Stop Shopping**

Why keep looking around when you can get everything you need from us? What does one-stop shopping mean for your business? You get the leading trailer manufacturer's expertise and Schmitz Cargobull Finance financing solutions.

Our products are tailored to your specific trailer usage. Full Service contracts let you rely on low monthly instalments for maintenance and repair and you receive 24-hour break-

down assistance 365 days a year. Reduce your costs, at the same time as increasing the availability of your trailers.

We reduce your workload and save your accounts team work – with central invoicing saving time and effort. In this way, financing from Schmitz Cargobull Finance enables you to reduce operating costs, safeguarding the premium quality of our products in the long term. We offer you complete solutions to ensure you always remain flexible and mobile.

### Trailer telematics\*:

TrailerConnect® hardware and sensors, for example for your trailer technology and

refrigeration unit, the monitoring of freight and fleet management analysis options can all be part of the financing package. Look to the future with your new SmartTrailer, without the risk of additional costs.



Full Service contracts for trailers, tyres and refrigeration units\*: running

costs are included in the

financing. Your benefits: coverage of all maintenance and service costs, replacement of all wear parts at over 1,700 service partners. Includes a Europe-wide break-down service with payment guarantee and processing via Schmitz Cargobull.



### Used-vehicle financing:

Comparable terms and conditions to new vehicles.

Including Full Service\*, trailer telematics\* and GAP cover for second-hand trailers, on request.

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