Daimler Truck Financial
Commercial Van Finance Solutions
Always on the cutting edge, the Freightliner Sprinter Van consistently delivers technological advances and class-leading features to help businesses do their finest work. As the captive financial services provider for Freightliner, nobody does more to deliver the right financing products to suit the diverse needs of customers than Daimler Truck Financial.

Our sole focus is on financing commercial vehicles, which makes you and your needs the number one priority. We are driven to provide specialized finance and lease solutions so that our commercial van customers can operate and grow their businesses efficiently and profitably.
We Understand Your Business

The Sprinter Van has a tradition of leading innovation in the commercial van market by offering more of what you need to help drive your business forward. The Sprinter Van changes your perception of what a commercial van can do for you.

We understand the complexities of running a business and managing cash flow and we know that these issues often require custom financing solutions. Daimler Truck Financial has the ability to craft finance programs tailor-made for your operation. Let our financing experts develop a program that addresses the fiscal challenges of your budget so you can focus on your business. Whatever your occupation, we have a finance solution for you.

Benefits of Financing with Daimler Truck Financial include¹:

- Easy application process
- Up to 100% financing with no down payment
- Flexible repayment terms (based on your budget)
- Loans tied to your delivery schedule
- Competitive rates
- Used equipment financing
- Line of credit for future purchases
- Financing for van upfit equipment
- Simplified documentation
- Online access to account information
- Consolidated billing
A Comprehensive Line of Finance and Lease Products

Daimler Truck Financial offers a complete line of products tailored to the commercial vehicle industry. Our custom finance programs for commercial vans unite competitive retail finance rates with your Freightliner dealer’s inventory of new and used vehicles. These products include:

**Retail Loan**
This is a simple-interest, fixed-payment program that locks in an interest rate\(^1\). Customers can rely on a stable monthly payment for the term of the loan. Our commercial retail financing options give customers the opportunity to customize a comfortable payment schedule that best fits their needs. The customer will own the vehicle at the end of the term and be able to take advantage of the depreciation benefits\(^2\). We can even structure a solution to finance the van, upfit equipment and aftermarket products into one package.

**TRAC Lease**
The most common form of commercial leasing is a Terminal Rental Adjustment Clause (TRAC) lease. Our TRAC lease does not require any acquisition fee or charges for excess mileage or excess wear and tear. With a TRAC lease, the customer is responsible for the residual value of the vehicle, so that value is determined with customer input. There are also multiple options at lease end; including acquiring the vehicle or receiving the excess proceeds upon our sale of the vehicle (if applicable).

TRAC leases are limited to motor vehicles leased to businesses and used at least 50% of the time for business purposes.

**Zero TRAC Lease**
The Zero TRAC lease offers many of the same benefits as a TRAC lease but amortizes to $0 at lease termination. At lease end, customers may purchase the vehicle for its fair market value and Daimler Truck Financial will credit the customer’s payments to the purchase price, providing ownership of the vehicle with little or no cash outlay\(^3\). Customers also can choose to have us sell the vehicle, and we will return any net proceeds from the sale directly to them.
Fair Market Value (FMV) Lease

The Fair Market Value (FMV) lease is commonly referred to as a walkaway lease since the lessee can simply turn in the vehicle and walk away, at lease maturity, after meeting all obligations of the contract (subject to certain return conditions and mileage restrictions).

It typically requires a lower initial cash outlay and lower monthly payments than through a traditional loan and payments may be expensed against income\(^2\). With this type of lease, the lessee avoids the risks and responsibilities typically associated with vehicle ownership, although the lessee can also purchase the truck at the end of the term for its current fair market value.

Complete Advantage Lease\(^4\)

Everyone has a budget and when it comes to running your business, you can appreciate the value of even, predictable expenses. That’s why every Complete Advantage Lease includes coverage for preventive maintenance and replacement of common wear items plus an extended limited warranty—giving you peace of mind and protection from unexpected vehicle expenses.

Daimler Truck Financial worked with the manufacturer to develop this exclusive product that bundles finance and service into one solution—delivering you the benefits that are most valuable to your business. The Complete Advantage Lease includes:

- A fixed, inclusive monthly payment
- Preventive maintenance
- Extended limited warranty coverage
- Replacement of common wear items
- Roadside assistance
- Service from factory-trained service technicians
- No turn-in fee

With Complete Advantage Lease, you can structure your lease to best fit your individual business operations. You can choose a Fair Market Value (FMV) lease where you simply return the vehicle at the end of your term (subject to certain return conditions and mileage restrictions) or you can opt for a Terminal Rental Adjustment Clause (TRAC) lease that gives you more flexibility when it comes to lease end.

A Complete Advantage Lease is structured the way YOU want it so you can focus on your business without worrying about your vehicle.

Learn more about the comprehensive coverage provided by Complete Advantage Lease at Freightlinersprinterusa.com/financesolutions.
Flexible Payment Options

When you finance your Sprinter Van with us, you can look forward to a number of payment options to best suit the needs of your business.

**Balloon Payments**
These types of loans allow customers flexibility with their cash flow and are effective if you plan to sell your vehicle prior to the end of the term.

**Skip/Seasonal/Token Payments**
Loans can be structured to account for the seasonality of your business, with no required payments during slow periods.

**Deferred Payments**
We allow qualified customers to defer payments, if needed. Life is full of uncertainties and this value-added service can provide peace of mind when you need it most.

**Extended Terms**
To help our customers acquire the vehicle they want with a payment they can afford, we offer extended terms.

**Lines of Credit**
We offer lines of credit, an advantage that can free up operating lines of credit for normal business expenses.

**No Maximum Amount Financed**
We routinely fund contracts for multiple vehicles with values exceeding $1 million.

**Special Finance Programs**
From time to time, we offer special finance programs in conjunction with programs sponsored by the manufacturer of the Freightliner Sprinter Van. Be sure to ask what programs may be available at the time you are financing your vehicle.
Protect Your Investment

We hope it never happens to you, but each year millions of vehicles are totaled in events such as collisions, thefts or natural disasters. In many cases, the insurance settlement does not cover the full loan or lease payoff amount. Being a business owner, you understand the importance of balancing costs but not cutting corners when it comes to insurance. Please ask your dealer about the business protection programs we offer.

Online Support

Financing with Daimler Truck Financial has many advantages, including online account management. Once you become a Daimler Truck Financial customer, you have access to your account information at [www.daimler-truckfinancial.com](http://www.daimler-truckfinancial.com). Find information faster with a responsive website optimized for your laptop, tablet and smartphone. Online account access offers you a host of features that will help you stay connected and effectively manage your accounts, 24 hours a day, 7 days a week.

Let Us Help

With more than 40 years in the business, we still treat every customer individually and approach each situation as a unique finance opportunity. Let our dedicated team find a finance solution to help ease your budgetary concerns with flexible payment terms that are the right fit for your business.

Talk to your local Freightliner dealer or visit us on the web at [www.daimler-truckfinancial.com](http://www.daimler-truckfinancial.com) to find out more about the many ways that Daimler Truck Financial can meet your financing needs.

*Isn’t it time you have financing that works for you?*
For additional information and to locate a dealer, please visit www.daimler-truckfinancial.com or call 844-827-1043.

1 Actual rates, terms, down payment, advance and program eligibility will be determined by Daimler Truck Financial’s Credit team based on creditworthiness of customer.

2 Daimler Truck Financial does not provide or endorse any tax advice, accounting advice or tax strategy to its dealers, customers or potential customers. Customers should consult with their own tax or financial adviser for tax and accounting treatments.

3 In some states this is a taxable transaction at lease end. Sales taxes on the FMV purchase will be due in some states. Check with your tax advisor for details.

4 Complete Advantage Lease is not available in California, Virginia, Washington and Wisconsin. Program coverage is based upon the terms and mileage of selected lease. All service must be provided by an authorized Freightliner Sprinter dealership in the U.S.

5 Skip payments are not available on leases.

DTF-B-SV-1077 10/15 (3,000)

©2015 Daimler Truck Financial is a business unit of Mercedes-Benz Financial Services USA LLC. All rights reserved.