

Mercedes-Benz Financial Services

Commercial Van Finance Solutions



Always on the cutting edge, Mercedes-Benz Commercial Vans consistently deliver technological advances and class-leading features to help businesses do their finest work. As the captive financial services provider for Mercedes-Benz USA, nobody does more to deliver the right financing product to suit the diverse needs of commercial van customers than Mercedes-Benz Financial Services.

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.



Mercedes-Benz
Vans. Born to run.



We Understand Your Business

Mercedes-Benz has a tradition of leading innovation in the market by offering more of what you require to help drive your business forward, and changing 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. Mercedes-Benz Financial Services has the ability to craft finance programs tailor-made for your operation. Let our financing experts develop a solution 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 Mercedes-Benz Financial Services include¹:

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

A Comprehensive Line of Finance and Lease Products

Mercedes-Benz Financial Services 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 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 rate¹. Customers can rely on a stable monthly payment for the term of the loan. Our commercial retail financing options give Mercedes-Benz Commercial Van 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 benefits². 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, customers are 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 Mercedes-Benz Financial Services will credit the customer's payments to the purchase price, providing ownership of the vehicle with little or no cash outlay³. 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 income². 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 Lease⁴

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—all giving you peace of mind and protection from unexpected vehicle expenses.

Mercedes-Benz Financial Services worked with Mercedes-Benz USA 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 www.mbvans.com/financesolutions.





Flexible Payment Options

When you finance your commercial 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 van 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 periods⁵.

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 commercial vans 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 Mercedes-Benz USA. Be sure to ask what programs may be available at the time you are financing your commercial van.

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 Mercedes-Benz Financial Services has many advantages including online account management. Once you become a Mercedes-Benz Financial Services customer, you have access to your account information at www.mbfs.com/commercial. 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

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 Mercedes-Benz Van dealer to find out more about the many ways that Mercedes-Benz Financial Services can meet your financing needs.

Isn't it time you have financing that works for you?



Mercedes-Benz Financial Services

For additional information and to locate a dealer, please call 866-808-6273.

¹ Actual rates, terms, down payment, advance and program eligibility will be determined by Mercedes-Benz Financial Services' Credit team based on creditworthiness of customer.

² Mercedes-Benz Financial Services 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 purchase will be due in some states. Check with your tax adviser for details.

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

⁵ Skip payments are not available on leases.

MBFS-B-SV-1078 10/15 (12,500)

©2015 Mercedes-Benz Financial Services USA LLC is the captive finance company of Mercedes-Benz USA, LLC.