

# Ready Reckoner – C

**FLEXI**  
MINILEASE

**EFFECTIVE 01 APRIL 2011**

Use equipment prices that INCLUDE GST. The Payment Table will automatically calculate the monthly lease payment (including GST). The customer is only paying GST on the lease payments, not on the equipment.

Invoice Price inc GST	15% Residual 36 month	10% Residual 48 month	5% Residual 60 month	Invoice Price inc GST	15% Residual 36 month	10% Residual 48 month	5% Residual 60 month	Invoice Price inc GST	15% Residual 36 month	10% Residual 48 month	5% Residual 60 month
\$1,500	\$66	\$55	\$47	\$5,500	\$219	\$180	\$155	\$14,000	\$499	\$398	\$341
\$1,600	\$71	\$58	\$50	\$5,600	\$223	\$183	\$158	\$14,500	\$517	\$412	\$353
\$1,700	\$75	\$62	\$53	\$5,700	\$227	\$186	\$161	\$15,000	\$531	\$423	\$362
\$1,800	\$80	\$66	\$56	\$5,800	\$231	\$190	\$163	\$15,500	\$549	\$438	\$374
\$1,900	\$84	\$69	\$60	\$5,900	\$235	\$193	\$166	\$16,000	\$567	\$452	\$386
\$2,000	\$88	\$73	\$63	\$6,000	\$224	\$182	\$155	\$16,500	\$585	\$466	\$398
\$2,100	\$93	\$77	\$66	\$6,100	\$227	\$185	\$157	\$17,000	\$602	\$480	\$410
\$2,200	\$97	\$80	\$69	\$6,200	\$231	\$188	\$160	\$17,500	\$620	\$494	\$422
\$2,300	\$101	\$84	\$72	\$6,300	\$235	\$191	\$162	\$18,000	\$638	\$508	\$434
\$2,400	\$106	\$87	\$75	\$6,400	\$239	\$194	\$165	\$18,500	\$655	\$522	\$446
\$2,500	\$110	\$90	\$78	\$6,500	\$242	\$197	\$168	\$19,000	\$673	\$536	\$458
\$2,600	\$114	\$94	\$81	\$6,750	\$252	\$204	\$174	\$19,500	\$691	\$550	\$470
\$2,700	\$118	\$97	\$84	\$7,000	\$261	\$212	\$180	\$20,000	\$686	\$558	\$474
\$2,800	\$123	\$101	\$87	\$7,250	\$270	\$219	\$187	\$20,500	\$704	\$572	\$486
\$2,900	\$127	\$105	\$90	\$7,500	\$279	\$227	\$193	\$21,000	\$721	\$586	\$498
\$3,000	\$132	\$108	\$93	\$7,750	\$289	\$235	\$200	\$21,500	\$738	\$600	\$510
\$3,100	\$136	\$112	\$96	\$8,000	\$297	\$240	\$204	\$22,000	\$755	\$614	\$522
\$3,200	\$140	\$115	\$99	\$8,250	\$307	\$247	\$211	\$22,500	\$772	\$628	\$534
\$3,300	\$145	\$119	\$102	\$8,500	\$316	\$255	\$217	\$23,000	\$789	\$642	\$546
\$3,400	\$149	\$123	\$106	\$8,750	\$325	\$262	\$224	\$23,500	\$807	\$656	\$557
\$3,500	\$153	\$126	\$109	\$9,000	\$334	\$270	\$230	\$24,000	\$824	\$670	\$569
\$3,600	\$158	\$130	\$112	\$9,250	\$344	\$277	\$236	\$24,500	\$841	\$684	\$581
\$3,700	\$162	\$133	\$115	\$9,500	\$353	\$285	\$243	\$25,000	\$858	\$698	\$593
\$3,800	\$167	\$137	\$118	\$9,750	\$362	\$292	\$249	\$25,500	\$875	\$712	\$605
\$3,900	\$171	\$141	\$121	\$10,000	\$369	\$297	\$254	\$26,000	\$892	\$726	\$617
\$4,000	\$159	\$131	\$113	\$10,250	\$379	\$305	\$261	\$26,500	\$909	\$740	\$629
\$4,100	\$163	\$134	\$116	\$10,500	\$388	\$312	\$267	\$27,000	\$927	\$754	\$640
\$4,200	\$167	\$137	\$119	\$10,750	\$397	\$320	\$274	\$27,500	\$944	\$768	\$652
\$4,300	\$171	\$141	\$121	\$11,000	\$406	\$327	\$280	\$28,000	\$961	\$782	\$664
\$4,400	\$175	\$144	\$124	\$11,250	\$416	\$335	\$286	\$28,500	\$978	\$796	\$676
\$4,500	\$179	\$147	\$127	\$11,500	\$425	\$342	\$293	\$29,000	\$995	\$810	\$688
\$4,600	\$183	\$150	\$130	\$11,750	\$434	\$349	\$299	\$29,500	\$1,012	\$824	\$700
\$4,700	\$187	\$154	\$133	\$12,000	\$428	\$341	\$292	\$30,000	\$1,029	\$837	\$711
\$4,800	\$191	\$157	\$135	\$12,250	\$437	\$348	\$298	\$30,500	\$1,047	\$851	\$723
\$4,900	\$195	\$160	\$138	\$12,500	\$445	\$355	\$304	\$31,000	\$1,064	\$865	\$735
\$5,000	\$199	\$163	\$141	\$12,750	\$454	\$363	\$310	\$32,000	\$1,098	\$893	\$759
\$5,100	\$203	\$167	\$144	\$13,000	\$463	\$370	\$316	\$33,000	\$1,132	\$921	\$783
\$5,200	\$207	\$170	\$147	\$13,250	\$472	\$377	\$322	\$34,000	\$1,167	\$949	\$806
\$5,300	\$211	\$173	\$149	\$13,500	\$481	\$384	\$329	\$35,000	\$1,201	\$977	\$830
\$5,400	\$215	\$177	\$152	\$13,750	\$490	\$391	\$335				

EFFECTIVE AT 01 APRIL 2011. SUBJECT TO CHANGE.

# It makes sense to MiniLease

Features	MiniLease
Quick and easy approvals	✓
No Deposit	✓
Lease from \$1,500	✓
Affordable monthly payments plus choice of term	✓
Works like a car lease	✓
Up to 100% tax deductible payments <sup>^</sup>	✓



Do you get these  
with other payment  
methods?

<sup>^</sup>Tax deductions may apply. See your Tax Advisor for details.

## Calculating Monthly Rental Rates

Rates expressed are percentages of invoice price (including GST). The calculated rental cost will be inclusive of GST & stamp duty. Always round up monthly rates to the next dollar amount.

Invoice Price Calculated inc GST	36 month 15% Residual	48 month 10% Residual	60 month 5% Residual
\$1,500 – \$2,499	4.39%	3.62%	3.11%
\$2,500 – \$3,999	4.37%	3.59%	3.09%
\$4,000 – \$5,999	3.97%	3.26%	2.81%
\$6,000 – \$7,999	3.72%	3.02%	2.57%
\$8,000 – \$9,999	3.71%	2.99%	2.55%
\$10,000 – \$11,999	3.69%	2.97%	2.54%
\$12,000 – \$14,999	3.56%	2.84%	2.43%
\$15,000 – \$19,999	3.54%	2.82%	2.41%
\$20,000 – \$35,000	3.43%	2.79%	2.37%

### Example

A \$8,000 deal over 36 months  
 $\$8,000 \times 3.71\% = \$297.00$  per month

### The Residual

Multiply the invoice price (total inc GST)  
 by 15% = \$1200 (inc GST)

### Equipment Protection Plan (optional)

Add 7% to monthly payment  
 $\$297 \times 7\% = \$20.79$   
 Total monthly payments = \$317.79 (inc GST)

### GST

For GST input credit purposes, the customer  
 would receive a GST invoice showing:  
 36 (payments)  $\times$  \$31.78 (10% GST on payments)  
 = \$1144.08