





see money differently

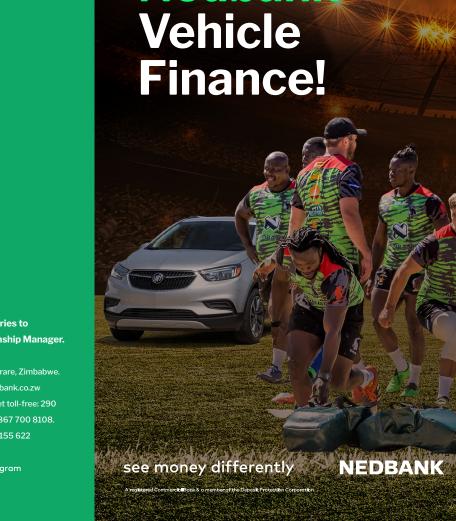
For more information, please send us your enquiries to contactcentre@nedbank.co.zw, or contact your Relationship Manager.

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Tackle your vehicle problems head on with the

Nedbank



With the Nedbank vehicle finance, SMEs and Corporates can procure assets, replace their fleet or assist their staff in accessing vehicle loans at a discounted rate.

Tackle your vehicle problems head on with the Nedbank vehicle finance!

Nedbank has partnered the following reputable car dealers who are ready to serve you:-

- · Adley Trading P/L t/a KENMAC MOTORS
- A.M.C.
- Afgri Zimbabwe (Pvt) Ltd t/a JOHN DEERE
- · American Motors
- · American Truck Spares (ATS) Redan Msasa
- Amtec Motors
- Automotive Distributors Incorporated
- Autoworld Bulawayo
- · Autoworld Harare
- · Blackwood Hodge Zim P/L
- CFAO Motors
- · Clover Leaf Motors
- · Codate T/a AUTO SPORTIVO
- Croco Holdings
- Duly Motors
- Easy Ice Investments
- · Faramatsi Motors
- Frexzim t/a Volvo Cars Zimbabwe
- · Golden Stairs
- Honda Centre 2010
- · Isoquant Investments P/L t/a ZIMOCO
- · Mass Breed Investments P/L t/a FAW Zimbabwe
- · Matebeleland Tractor Services
- · Mike Harris Tovota
- · Nissan Zimbabwe
- · Paza Buster Car Sales
- Premier Auto Services
- · Puzey & Payne
- Quest Motor Corporation
- Scanlink
- T.T Motorcycles
- · Toyota Zimbabwe
- Univern Enterprises p/L
- William Bain
- · Willowvale Mazda Motor Industries

Vehicle Asset Finance for Corporates

Terms and conditions

	NEW VEHICLES PURCHASED THROUGH AUTHORISED CAR DEALERS	PRE OWNED VEHICLES WHICH ARE BELOW 5 YEARS, PURCHASED THROUGH AUTHORISED CAR DEALERS.
Maximum Amount	Pegged in line with turnover	Pegged in line with turnover
Deposit	20%	30%
Repayment period	Currently up to 18 months	Currently up to 18 months
Interest	MLR 40% p.a + margin	MLR 40% p.a + margin
Arrangement Fee	Up to 5% Flat upfront.	Up to 5% Flat upfront.
Administration Fee	Up to 5%	Up to 5%
Authorised Dealer's & AA reports	Not required	Required
CVR, Interpol & Vehicle Theft Squad clearance	Not required	Required
Full Comprehensive Insurance	Required	Required

N.B

- Vehicle registration, authorised dealer's and AA report costs are borne
- The following pre-owned vehicle brands are eligible for vehicle asset finance:
 - Toyota
 - Nissan
 - Ford
 - · Chevrolet
 - Isuzu
 - Mazda
 - Landrover
 - Mercedes-Benz





Vehicle Asset Finance for Individuals

Terms and conditions

TERMS	BRAND NEW	PRE-OWNED
Upfront Deposit requirement	20%	Minimum 20% for <5years
Tenure maximum	36 - 60 months	36 months
Once-Off Admin fees	1%	1%
Arrangement fees (once off)	2%	2%
Credit Insurance	3%	3%
Limit	ZWL8,500,000	ZWL6,000,000

LENDING CONDITIONS

The following conditions and documentation shall be required for assessment of an individual's application for Vehicle Finance:

- · Applicant must be a Nedbank account holder with salary coming through.
- · Completed Vehicle Finance application form.
- · Assessment of stability of employer is carried by the Bank.
- · Satisfactory account conduct by applicant.
- · Copy of current payslips and financial statement in case of a Corporate applicant.
- · National identity or incorporation documents in case of a Corporate.
- · Letter from employer (Human Resources Manager/Head) supporting the request and confirming that one is permanently employed.
- · Proof of residence.
- · Copy of Driver's license.
- · Credit checks KYC, FCB, CRB and World checks.
- · Pro-forma invoice from an Authorised Dealer.