



Sherlock Asset Finance

“The Choice is Elementary”™



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Po Box 140
Suite 2, Level 9
65 Berry Street
NSW 2059
Tel: (02) 9024 5320
Fax: (02) 9024 5311

CORPORATE OVERVIEW

IF YOU THINK YOU WILL EVER NEED FINANCE, KEEP READING.



Sherlock Asset Finance is a Joint Venture between AIB Network which was formed in June 1991 & The Sherlock Group. Sherlock Asset Finance through the JV now boasts accreditations with over twenty Banks, Finance Companies and other Lending Institutions throughout Australia.

Our Goal

- **Not only hold your hand but actually lead you in the right direction**

It is our goal to create a close relationship with our clients, taking them by the hand & guiding them through the mine field of the finance world. Our clients include Individuals, Professionals, small to medium sized businesses as well as publicly listed companies.

Our Objectives

- **Ease the pressures by arranging your finance.**

To arrange finance on behalf of our clients for the purchase of;

- **Equipment**
- **Machinery**
- **Vehicles/ Trucks**
- **Property & many other Assets**

We are committed to placing our clients with a lender able to provide the right solution for their particular financial requirements.

Sherlock Asset Finance's key objective is to make the entire finance process hassle free, how? We liaise directly with the;

- **Lender**
- **Suppliers**
- **Accountants**
- **Insurers**

This eases the client of these pressures & enables them to focus on their current business.

Our Commitment to you

- **Free or Charge**
- **Beat Written Quotes**

FREE OF CHARGE, Sherlock Asset Finance will beat any written quote *, arrange a pre approval & liaise with all parties involved until settlement has occurred.

In Conclusion

- **Contact Greg Bell**

For the best rates, efficient service contact Greg Bell @ Sherlock Asset Finance on (02) 9024 5320

Please read further for service overview & supporting documents

* Conditions apply



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SERVICE OVERVIEW

Sherlock Asset Finance, holding your hand through the finance process!



Sherlock Asset Finance

With the JV between AIB Network & The Sherlock Group, Sherlock Asset Finance gains a reputation as an innovative, experienced and focused Leasing and Finance Consultancy company. Sherlock Asset Finance values its independency of any major bank or financial institution, thus always in a position to act in the best interest of our clients.

Prides itself on providing services in all aspects of commercial finance with a personal approach from which all of our clients have come to benefit.

YOU DESERVE BETTER SERVICE!!!!

Finance Facilities	Finance Lease Mortgages Premium Funding	Commercial Hire Purchase Chattel Mortgage Cash flow finance
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We arrange finance on various types of income producing equipment, some of which are listed below:

Examples of Assets	Plant & Equipment Telephone Systems Motor Vehicles Furniture & Fit-outs Photocopiers, Fax's Amusement Machines Printing Equipment Office Furniture	Aircraft Trucks Poker Machines Entertainment Systems Audio Visual Equipment Computers & Software Vending Machines Mining Equipment
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The benefits of using our services include

Benefits	Competitive Rates Quick Response Time Less Paperwork	Save Time and Money Free Advice Pre Approvals
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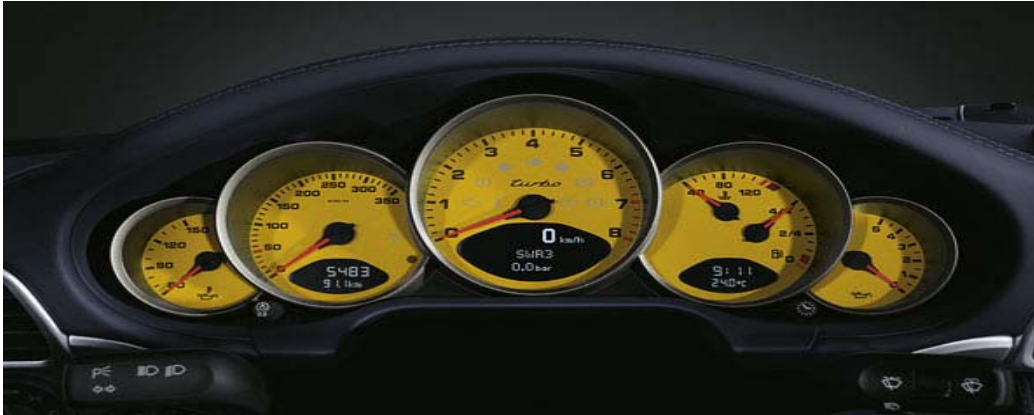
Finance lease



Purpose	Available for companies and business professionals to allow them to use business goods such as motor vehicles, trucks, industrial plant, professional or earthmoving equipment.
How it works	The financier purchases the equipment or vehicle you require and then leases the goods to you. You then enjoy the use of the vehicle or equipment for an agreed time in return for a series of rental repayments.
What is the lease agreement?	The lease agreement sets out the: Residual value of the goods - Term of Lease in months Monthly rental - Depreciation Rate
When the lease expires	You can choose to: Refinance the residual value – Payout Contract Take up the financier's invitation to purchase the equipment.
Product Benefits	
No initial cash outlay	A finance lease gives you immediate access to the goods your business needs without a capital outlay so you can put your day-to-day cash flow to better use.
Match your cash flow	Tailor the repayments to suit seasonal cash flow. You can also arrange to make a balloon payment at the end of the loan to reduce repayments throughout the term.
Tax deductible	Rental payments are fully tax deductible if the equipment is used solely for earning assessable income. Speak to your accountant for further information about tax benefits.
Free up other valuable assets	The equipment being purchased is normally sufficient security for the finance – your other business assets are not required as security.



Offer to hire (Commercial Hire Purchase)



Purpose	Available for companies and business professionals to buy business goods such as motor vehicles, trucks, industrial plants, professional or earthmoving equipment.
How it works	<p>The hire purchase agreement is a contract where the Financier (the "owner") gives the "hirer" possession and use of an item of equipment in return for regular payments.</p> <p>When the final payment is made, the "hirer" owns the goods.</p>
Product Benefits	
Tax deductible	Depreciation on the equipment and the interest component of the rental are tax deductible if it is used to produce assessable income or the expense is necessarily incurred in carrying on a business. Speak to your accountant for further information about tax benefits.
No deposit	An offer to hire can be arranged with no deposit or an amount that suits you.
Free up other valuable assets	The equipment being purchased is normally sufficient security for the finance – your other business assets are not required as security.
Match your cashflow	Tailor the repayments to suit seasonal cash flow. You can also arrange to make a balloon payment at the end of the loan to reduce repayments throughout the term.
Early repayment	You have the flexibility to repay the contract in full before the term ends.



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Executive Summary

We will beat any written quote! *

Invitation

Sherlock Asset Finance invites you to contact our company to discuss your financial requirements & to learn more about your organization & pinpoint where & how we can assist you.

Contact details

- Contact Greg Bell
- Office - (02) 9024 5320
- Fax - (02) 9024 5311
- Email - greg@sherlockassetfinance.com.au

In Summary

Pre approvals

- Free of charge

We arrange your finance free of charge & if approved you are not obliged to take it up.

What we can do for you

- **Save you time & money**
- **Ease pressure on you by liaising with suppliers, insurers etc**
- **Less Paperwork**
- **Prevent over exposure with one or two lenders**
- **Best rates**
- **Speed & Efficiency**

Thank you

We would like to thank you for taking the time to read the Sherlock Asset Finance Brochure pack & we look forward to hearing from you.

* Conditions apply