DAIMLER TRUCK
Financial Services

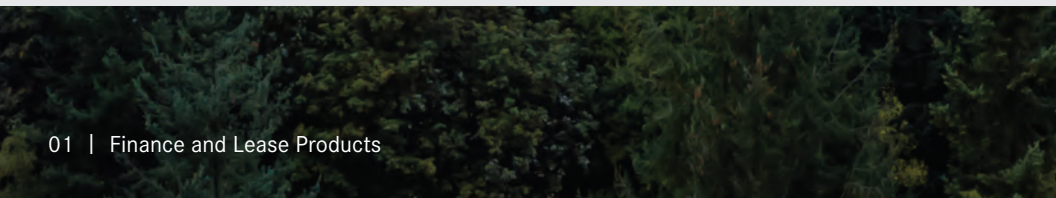
Finance and Lease Products





Your Trusted Finance Provider

As the captive finance provider for Daimler Trucks North America since 1984, we have the expertise to work with you to develop the right finance solutions for your business. Whether you are an owner-operator or a fleet customer, or you use your equipment as a tool to get the job done, we can help you get the financing you need when you need it.



We understand that financing isn't one-size-fits-all. Whether you prefer to own your equipment at the end of your contract, want lower payments, or need specific tax or accounting treatments, we have multiple finance and lease options to suit your needs.

This brochure provides an in-depth overview of the features and benefits of the finance and lease products offered by Daimler Truck Financial Services (DTFS). Below is an at-a-glance chart of some of the key features of our products.[1,2]

Key Product Features	Loan	Open End Lease	Options Lease
Lower payments		■	■
Lower up-front cash outlay		■	■
Avoids obsolescence risk		■	■
Walk-away lease			■
No mileage restrictions	■	■	
Retains tax depreciation benefits	■		
Structured residual risk			■



Conditional Sale Contract

A Conditional Sale Contract is a fixed-payment contract with a set interest rate, usually requiring a down payment, with flexible payment options (must be set up prior to contracting) and vehicle ownership at contract completion.

Contract-End: Purchase
Not applicable, since the customer owns the vehicle outright at contract end.

Contract-End: Disposal
The customer owns the vehicle and can keep it or dispose of it without DTFS' involvement.

Contract-End: Refinance
Not applicable, since the customer owns the vehicle outright at contract end.

Depreciation
The customer retains depreciation benefits.

If you prefer to own your vehicle at the end of your contract and retain depreciation benefits, then a conditional sale contract may be right for you. In addition, conditional sale contracts do not have any mileage restrictions or return provisions.



Open End Lease

Open End Leases offer lower monthly payments, and pre-determined residual options.

Lease-End: Purchase
While the customer has no option to purchase the vehicle under the lease, DTFS may, in its discretion, sell the vehicle for the pre-determined residual value plus any other amounts owing under the lease.

Lease-End: Disposal
DTFS can sell the vehicle, and the customer receives any surplus greater than the residual value, less DTFS' selling expenses and any other amounts owing under the lease contract. If the value at lease-end is less than the residual, the customer must pay the difference, plus DTFS' selling expenses and any other amounts owing under the lease contract.

Lease-End: Refinance
The customer can refinance the residual at prevailing used truck finance rates or re-lease the truck for a reasonable term, subject to credit approval.

Depreciation[2]
DTFS retains the depreciation benefits and passes the tax savings to the customer in the form of lower lease payments.

If you prefer low payments and a fixed residual value at lease maturity, and depreciation is not a business need, then an Open End Lease might be the best option for you.





Options Lease

An Options Lease offers lower monthly payments and limited end-of-term residual obligations with the ability to “walk away” after meeting all obligations of the contract, including mileage and return conditions.[3,4]

Lease-End: Purchase
DTFS may, at its sole discretion, sell the vehicle to the customer in accordance with the terms of the lease.

Lease-End: Disposal
The customer can turn in the vehicle and “walk away” at lease maturity, after meeting all obligations of the contract.

Lease-End Option: Refinance
Not applicable, since refinance options are not available with an Options Lease.

Depreciation
DTFS retains the depreciation benefits and passes the tax savings to the customer in the form of lower lease payments.

If you don’t want to be in the business of owning trucks but need to use them, an Options Lease might be right for you. An Options Lease offers fixed costs with limited or no vehicle disposal issues. The relatively short terms allow you to run the most up-to-date equipment, which typically reduces operating costs and increases driver retention.



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[1] Actual payments, terms, down payment and program eligibility is determined by Daimler Truck Financial Services' credit team based upon creditworthiness of the customer.

[2] Daimler Truck Financial Services does not provide or endorse any tax advice, accounting advice or tax strategy to its dealers, customers or potential customers. Consult with your accountant or tax advisor for any accounting and tax implications for all finance and lease products.

[3] At Daimler Truck Financial Services' discretion and subject to normal credit criteria. Review your contract with us for details.

[4] An Options Lease is subject to the approval and eligibility requirements of DTNA and or DTR and subject to change.

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