




Used 2019 Toyota Landcruiser Prado Kakadu Auto 4x4

 Purchase price: \$77,990 

 Annual kms: 20,000 

 Term: 4 years 

 Salary: \$160,000 

	Car Loan	Cash	Lendly Pay
Monthly Payment	\$1,903 ¹	\$1,625 ²	\$1,051 ³
Monthly Running Costs⁴ Fuel Servicing, maintenance and tyres Rego/CTP Comprehensive insurance Roadside assistance	\$627	\$627	\$627
Monthly impact to salary	\$2,530	\$2,252	\$1,678
Total outgoings over 4 years	\$121,440	\$108,096	\$80,544
Tax savings over 4 years	Nil	Nil	\$16,535
GST saving on vehicle purchase price	Nil	Nil	\$5,376
Lendly Rewards ⁵	Nil	Nil	\$640
Total Savings over 4 years (Tax and GST)	Nil	Nil	\$22,551
Fuel & maintenance card	✗	✗	✓
24/7 online access	✗	✗	✓
Concierge Team	✗	✗	✓
End of term options	Keep or Sell and replace with a new car.	Keep or sell and replace with a new car.	Keep: Purchase the car and payout the residual or extend the lease and refinance the residual. Sell: Pay off the residual and start a new lease.

Things you should know

1. Based on Westpac car loan calculator and a secured car loan fixed rate of 7.49% p.a., as of 3/5/2021.
2. The cash cost is based on the purchase price of the vehicle divided by 48 months. This amount does not include any interest costs.
3. Lendly Pay calculations are net of GST and use the Employee Contribution Method for FBT purposes; the total cost is the net effect after tax and includes a monthly plan fee. Tax amounts are calculated using 2020-21 Resident tax rates, 2.0% Medicare levy and do not include a HELP/HECS liability.
4. The estimated total running costs based on travelling 80,000 kms and divided by 48 months. This amount does not include any fleet discounts.
5. Lendly Rewards is a monthly benefit paid by Lendly to eligible Users. This amount is based on the full benefit available over the lease term.

The above comparison is indicative and of a general nature only, and we have not taken your personal financial objectives, situation or needs into account. We recommend you consider if you need to seek professional financial advice before making any financial decisions.
