

## Demo 2021 Subaru Outback AWD 6GEN Auto AWD MY21

Purchase price: \$42,990 ✕

Annual kms: 25,000 ✕

Term: 3 years ✕

Salary: \$105,000 ✕

	Car Loan	Cash	Lendly Pay
<b>Monthly Payment</b>	\$1,357 <sup>1</sup>	\$1,194 <sup>2</sup>	\$567 <sup>3</sup>
<b>Monthly Running Costs<sup>4</sup></b>	\$606	\$606	\$606
Fuel			
Servicing, maintenance and tyres			
Rego/CTP			
Comprehensive insurance			
Roadside assistance			
<b>Monthly impact to salary</b>	<b>\$1,963</b>	<b>\$1,800</b>	<b>\$1,173</b>
<b>Total outgoings over 3 years</b>	<b>\$70,668</b>	<b>\$64,800</b>	<b>\$42,228</b>
Tax savings over 3 years	Nil	Nil	\$11,687
GST saving on vehicle purchase price	Nil	Nil	\$3,791
Lendly Rewards <sup>5</sup>	Nil	Nil	\$540
<b>Total Savings over 3 years (Tax and GST)</b>	<b>Nil</b>	<b>Nil</b>	<b>\$16,018</b>
Fuel & maintenance card	✕	✕	✓
24/7 online access	✕	✕	✓
Concierge Team	✕	✕	✓
<b>End of term options</b>	<b>Keep or Sell</b> and replace with a new car.	<b>Keep or sell</b> and replace with a new car.	<b>Keep:</b> Purchase the car and payout the residual or extend the lease and refinance the residual.  <b>Sell:</b> 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 36 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 75,000 kms and divided by 36 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.

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