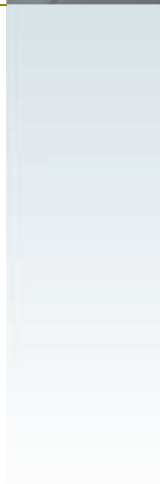


CORPORATE PROFILE

COMMERCIAL ASSET
FINANCE GROUP



COMMERCIAL ASSET FINANCE GROUP

With nearly 30 years experience in providing asset financing, we are well established as one of Australia's largest structured leasing originators. Our customers benefit not only from our experience but also from our long established underwriting partnerships and our commitment to service and integrity in business. We focus on customising to the specific business needs of large and small corporate and government enterprises.

CAFGA ranked in the top 100 of the BRW Top 500 Private Companies in Australia for 2004.

WE TAKE A DIFFERENT APPROACH

We take a case-by-case approach to business asset financing – selecting from our broad portfolio and tailoring a solution that best matches your asset type and your financial considerations. Being independent, we are able to provide you with access to the most competitive funding available in the market – quickly and efficiently.

CONVENIENCE AND SIMPLICITY

At CAFGA, we recognise that to remain competitive and meet your business goals, you require access to advanced technology. We also recognise that you do not want to adversely impact your existing capital or credit lines. To assist, we develop innovative financing packages that enable you to gain access to new assets and technology immediately.

We take the administrative burden out of managing multiple suppliers. You advise us which assets and services you have purchased, and we take care of all one-off and on-going payments on your behalf. We have the capacity to execute multi-million dollar funding lines, and we fully manage the credit and account administration processes.

IN-BUILT FLEXIBILITY

CAFGA builds flexibility in – varying terms and payment structure to suit your financial position as well as the type of asset and its expected lifetime. For example,

IT assets are typically financed across their life expectancy of two to three years, while more long-lived plant equipment might be financed across a five to 10 year term.

Several of our finance products include the ability to upgrade some or all of the assets before the end of the agreed term.

SPECIALISTS IN FINANCING TECHNOLOGY

We have significant experience in financing information and communication technology assets – including packaged or customised software applications, desktop PCs and notebooks, printers, servers, network and telephony equipment. We assist our clients in their IT infrastructure refresh projects and tailor programs to ensure users are not saddled with out-dated technology.

Our financing solutions assist clients to take advantage of Internet Protocol (IP) convergence technologies to rationalise IT and telecommunications – enabling them to achieve promised cost, productivity and mobility benefits.

As well as IT and communications assets, we have a strong track record in financing specialised equipment such as factory automation tools and specialised medical equipment. For assets with a long life expectancy, we can offer long-term finance contracts of up to 10 years.

"Our goal at CAFGA is to listen to our clients' needs and specifically tailor our finance packages to meet those needs with an unequalled excellence of service and performance."

Paul Hammond — CAFGA Chairman

Acquiring and managing technology assets have both financial and technical implications. We support our technology and equipment financing portfolio with value-added services including IT procurement and asset management solutions.

THE BENEFITS OF DOING BUSINESS WITH CAFGA

- ✦ simplicity and convenience in acquiring and managing business assets
- ✦ an independent, non-bank source of finance that preserves your existing credit lines and overdraft facilities
- ✦ access to unbudgeted new equipment when you need it through innovative financing arrangements
- ✦ end-to-end asset lifecycle service with a single point of contact – from your initial credit application through to asset disposal
- ✦ the flexibility of customisable terms and payment structures

INNOVATIVE FINANCING SOLUTIONS

- ✦ financing for all types of business equipment
- ✦ specialised IT lifecycle financing including:
 - automated asset discovery and management
 - equipment procurement services
 - stand-alone software financing
 - disposal
- ✦ office and factory fitouts
- ✦ medical equipment financing
- ✦ heavy industrial equipment
- ✦ up to 10-year terms for long-life equipment

OUR PORTFOLIO

CAFGA offers a choice of financing arrangements:

- ✦ **term rental finance** – suitable for advanced technology where ownership is unnecessary. This product allows amortisation of the borrowing, offers flexibility for upgrading and adding services, and the facility rentals are fully expensed.
- ✦ **finance leasing** – a popular method for financing plant and equipment with a high retained value at the end of the lease term. Under a finance lease, residual values are set in accordance with the depreciated value at contract end. Ownership passes to the lessee upon payment of the residual value at the end of the lease term.
- ✦ **operating lease (off balance sheet)** – when technology you need has a limited useful life, an operating lease is an ideal solution. Equipment can be used immediately for a monthly payment, which is minimised as CAFGA takes the residual position on the assets.
- ✦ **corporate hire purchase** – used by companies that prefer to amortise the principal debt over the selected term. Financing with corporate hire purchase can be structured with balloon payments if required.

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