# Consult Guide - Indicative

Below is a Guide to a Novated Lease Consult - it is **NOT** an extensive script and is a starting point for structure and not a prescriptive “must use” format.  
It is designed to help form a start point or ‘checklist’ for your consult structure so that you do not forget things and you can lead a customer to a “next step”

Each consult will be different, and requires you to shift with the information given by the customer so we **DO NOT RECOMMEND** using the below every single time as it will not be the correct format for every call, just a good start for the common consult.

**Introduction**

Peronalised greeting, call recording notification and opening question.

Example:

Hi Customer, my name is Consultant, before I start, just a reminder that our calls are recorded for training purposes.

I understand you are calling about a novated lease, how can I assist?

**Qualifying & Rapport Building - after letting them speak and give you information**

Potential qualifying questions  
- Ask as many as you need to in order to understand where the customer is up to in the buying process, what they know already and how you can educate/assist them.

1. How can I help today? / Before we get started do you have any initial queries?
2. What was the reason behind the enquiry?
3. How much do you know about novated leasing?
4. Have you ever had a novated lease before?
5. Do you have a particular car in mind? (new/used electric or petrol)
6. Have you test driven the car?
7. Do you have a budget in mind?
8. When would you like to be in the new vehicle?
9. What is the current vehicle you are driving? / Are you trading out of something similar?
10. How are you paying for your current car? Did you pay cash, car finance, home loan? / How would you usually go about financing your cars?

**Educating - only after qualifying will you know the areas you need to educate on, the below is a checklist if all items need to be communicated**  
- Engage with the customer as much as possible to make it a “two-way” conversation - ask regularly: “do you have any questions” or “does that make sense so far” throughout each of the below sections - if only done at the end, the customer will likely forget their questions.

Finance:

1. GST Savings on car price
2. Residual Value/EOL options - Sell car, Extend, Payout

Balance Management:

1. How the account works
2. Running cost estimates/changes
3. Convenience/Online account
4. GST savings on running costs
5. Reconciliation of account at end of lease

Tax:

1. Income Tax savings
2. GST savings (reiterated from above)
3. Post tax deduction requirements (if applicable)
4. Take home pay impact
5. EOFY reporting all done for you

Product Inclusions:

1. LeaseGuard (including deferred sales model consent)
2. Comprehensive Motor Insurance (including underwriting questions)
3. Carbon Offset (if applicable)
4. Roadside Assistance
5. MotorOne Supplied Accessories
6. Other Supplied Accessories i.e. ARB/Rubbertree (if applicable)

**Gather information required to quote (usually done whilst educating)**  
- Try to make this as conversational as possible, blend it into conversation where you can instead of cutting to a questionnaire mid-Consult.

1. Name
2. Employer
3. Contact Information
4. Home Address
5. Annual Salary (exc Super)
6. Vehicle Choice
7. Annual KM travelled
8. Lease Term
9. Insurance Underwriting Questions
10. LeaseGuard Consent

**Take home pay impact**

Present the indicative “impact to take home” figures and await the customer’s reaction and address accordingly

**Objection Handling/Questions**  
- This is to show that we are interested in the customer – we want to demonstrate that we’re keen to get to know them, to serve them better. It builds trust and rapport. Try to make it conversational, open the customer up because you’re then going to do most of the talking for the rest of the call.

Address any objections or questions directly, provide solutions, provide clarity and context for the customer

**Soft closing**

1. Recap Discussion
2. Ask if they have any questions
3. Advise the next steps specific to that customer
4. Schedule a follow up specific to that customer
5. Encourage contact

**Personalised Goodbye**

Something like “Thanks for your time Andy, if you have any questions please don’t hesitate to give me a call, chat to you soon”

## An example in script format might look like:

**Introduction**

Hi Andy, my name is Daniel, before I start, just a reminder that our calls are recorded for training purposes.

I understand you are calling about a novated lease, how can I assist?

**Qualifying**

1. How much do you know about novated leasing?
2. Have you ever had a novated lease before?
3. Do you have a car in mind? (new/used electric or petrol)
4. Have you test driven the car?
5. Do you have a budget in mind?
6. When would you like to be in the new vehicle?
7. How are you paying for your current car? Did you pay cash, car finance, home loan?

Today, I will go through how a novated lease works and the benefits you get and then I will get some details form you so I can write up an indicative quote for you to see what it would look like through your pay.

**Educating the Customer**

A novated lease, depending on the car you select, is a combination of a pre and post-tax deduction that is tied to your payroll that wraps up all the vehicle running costs that you typically pay for.

The benefit of a novated lease is that the vehicle is financed less the GST, your running costs are GST free and you get to pay for a portion of the transaction using your pre-tax dollars which saves you income tax.

The novated lease will include; the car, services, maintenance, tyres, registration, insurance and fuel.

We will set a budget for you based on how many kilometers you drive each year.

Getting your budget correct is important with a Novated Lease, if we under estimate your running costs the lease will look cheap and attractive, however you won’t have money to cover all the running costs. If we over-budget, it will look too expensive and you won’t want to take the lease, so we want to get it right for you, so when you see the quote, let me know if you see any figures that are not what you think you will spend.

Does that make sense so far?

The vehicle is also fully maintained, meaning you’ll get fuel cards for your fuel, the dealer will invoice us for your servicing, same with the tyre shop. Registration renewals can be uploaded, and we’ll pay them directly.

So other than tolls, parking and fines you should not need to outlay any further money on your vehicle outside of the deductions through us.

An easy way to think of this, is that the deductions will go to your account held at sgfleet. As you spend money on the vehicle, it will deduct from that account and you can manage and monitor this through our online portal.

Did you have any questions on that part?

Throughout the lease you’re paying the vehicle down to a residual or balloon amount which is set by the ATO and will be on each quote for you.

At the end of the lease, you will have a few options.

1. If you love the car and the lease, you can refinance and extend
2. Another option is to sell or trade the car in and go for another – any money you make above the residual is yours tax free, however if you sell it for less, you will need to pay the difference
3. If you love the car, you can pay it out and the car is yours;

 Does that make sense?

With the car, depending on the car you go for we can also source the vehicle for you, the biggest benefit is that we are entitled to fleet discounts which we pass on to you, further saving you money.

All our new quotes will include an Eco Protection Pack and Minor Damage Repair membership and we can setup the car however you like, when the time comes you just let me know what car, colour, options, accessories and desired delivery timeframe and we’ll get the pricing for you.

Do you have a car you are looking to trade in or sell?

We have a trade advantage program where we will have several wholesalers value your existing car.

If you’re happy with the price, you can trade it in and we will even come and collect the car for you.

Do you have any questions at this point or all making sense so far?

So I can generate a quote, I just need a few bits of information from you:

1. What is your gross annual income?
2. For insurance purposes, can I confirm your home address? (if not happy to give, postcode and suburb) And in the last 3 years have you had 2 or more at fault insurance claims? In the last 3 years have you been charged with a DUI or negligent driving?
3. Can I confirm the car details:  
   (If they do not know this exactly, a rough guide is OK)

**Vehicle Brand:**

**Model:**

**Variant:**

**Series:**

**Auto/Manual:**

**Preference on colour:**

**Any additional accessories (e.g. Floor Mats, Tow Bar):**

1. How many years would you like the lease to be?
2. How many kilometers a year are you currently travelling?
3. Another thing to be aware of is that this quote will include LeaseGuard, this is an involuntary redundancy protection. It is an optional inclusion and will cover you in the event of involuntary redundancy. It covers payments under your lease for up to 11 months; or $15,000.

Thank you very much, based on the info, the indicative quote comes out to a fortnightly change to your take home pay of $450 (wait reaction)

So today I will send you through an indicative quote to give you an idea of how the lease will look at the $450 per fortnight.

Along with the quote you will also receive a link to complete the finance pre-approval and the email regarding our trade in program.

Most customer choose to get their finance pre-approved while we find a car for you as the approval lasts for 6 months, so if you’d like to do that, click the link and fill out the details and if you have any questions don’t hesitate to call.

**Closing the Call**

Do you have any questions? Or would you like me to go over any point again?

Okay great, so just to reiterate, I’ll be sending through the indicative quote for a Toyota Rav4, 4 years, 15,000km.

The next step from here is to decide on the exact details of the car, colour, options, accessories and desired delivery timeframe, let me know and we’ll get the pricing for you, in the meantime, you’re welcome to complete the application for pre-approval.

You mentioned you were heading out test driving over the weekend so I will give you a call on Monday to see how you went and get the pricing on the car you decide on for you.

If you have any questions on the quote or would like numbers for different terms/km etc. please don’t hesitate to call or send me an email.

Thank you for your time today Andy, talk to you on Monday.