

A guide to novated leases sgfleet

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Navigating the World of Novated Leases with SG Fleet**

What is SG Fleet?

SG Fleet is a leading provider of innovative mobility solutions in Australia, including novated leasing.

The Magnitude of Novated Leases in Australia

There are over 150,000 novated leases in Australia, providing employees with a tax-effective way to acquire new vehicles.

Understanding Car Leasing in Australia

A car lease in Australia typically involves the following:

- A finance company purchases the vehicle on behalf of the employee.
- The employee makes regular lease payments to the finance company.
- After the lease period ends, the employee has the option to purchase the vehicle outright.

Interest Rates for Novated Leases

The interest rate for a novated lease in Australia varies depending on factors such as the lease term, the vehicle type, and the credit history of the applicant. Typically, interest rates range between 2% to 5%.

Ownership of SG Fleet

SG Fleet is a publicly listed company with a market capitalization of over \$5 billion.

SG Fleet Competitors

Some of SG Fleet's main competitors in the Australian novated leasing market include:

- Fleet Complete
- McMillan Shakespeare
- Eclix Group

Assessing the Value of Novated Leases

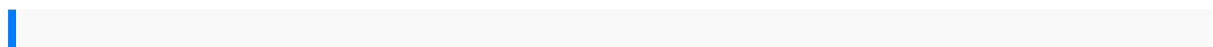
Whether a novated lease is worthwhile in Australia depends on individual circumstances. It can offer potential tax savings, but also has ongoing costs and potential risks.

Optimal Term for Novated Leases

The best term for a novated lease in Australia typically ranges from 3 to 6 years. Longer terms provide lower monthly payments but higher total interest costs, while shorter terms result in higher monthly payments but lower overall interest costs.

Ownership of Novated Leases in Australia

The ownership of a novated lease is held by the finance company until the lease period ends. At that point, the employee can choose to purchase the vehicle, extend the lease, or hand it back to the finance company.



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