	Chattel Mortgage with Audi Choice (Guaranteed Future Value)	Chattel Mortgage	SME Operating Lease	Finance Lease
Ideal Customer	Those who want to own the vehicle and claim GST up front	Those who want to own the vehicle and claim GST up front	Small to medium enterprises (SME) and trade people who do not wish to own the vehicle but want to claim GST on each payment, and inclusion of operating costs in the payments	Those who do not wish to own the vehicle but want to claim GST on each payment
Min/max contract term	12-60 months	12-60 months	12-60 months	12-60 months
Payment Frequency	Monthly, Fortnightly or Weekly	Monthly, Fortnightly or Weekly	Monthly, Fortnightly or Weekly	Monthly, Fortnightly or Weekly
Deposit	Optional	Optional	Not required	Not required
Fixed interest type	Yes	Yes	Yes	Yes
Fixed repayment amounts	Yes	Yes	Yes	Yes
No account keeping fees	Yes	Yes	Yes	Yes
Residual/balloon	Payment schedule will include a balloon payment	A balloon is optional	Customer returns the vehicle at the end of the lease	As per ATO guidelines a balloon payment is mandatory for the customer
Payment options	Direct Debit, BPAY	Direct Debit, BPAY	Direct Debit, BPAY	Direct Debit, BPAY
Early Termination	Allowed but fees apply for early termination	Allowed but fees apply for early termination	Allowed but fees apply for early termination	Allowed but fees apply for early termination