Cat® Machines - 0.99%* Finance On Select Machines *Terms and Conditions apply

Campaign No. 354 | Valid from 1 November 2026 to 31 December 2026

1. If you satisfy all eligibility criteria below, pay a deposit equal to 20% of the GST-inclusive purchase price and enter into a 36-month finance contract with Caterpillar Financial Australia Limited (ABN 70 006 711 585) (**CFAL**), the annual interest rate applicable to that finance contract will be fixed at 0.99% p.a. Fees, charges and other amounts payable under the finance contract are not included in the 0.99% p.a. interest rate. This offer is subject to these terms and conditions (**Promotion**).

2. Only the following new, unused Cat® machine models are eligible for the Promotion:

Machine category	Models
Cat Excavators	301.5, 301.7, 301.8, 302, 302.7, 303.5, 304, 305, 306, 308, 309, 310
Next Gen Compact Track Loaders	255, 265, 275, 275 XE, 285, 285 XE
SSL	216B3, 226B3, 226D3, 232D3, 236D3, 250, 260, 270, 270 XE
CTL	239D3, 249D3

   The Promotion includes attachments and components that are permanently fixed and plumbed to the Eligible Machinery. Other non-Caterpillar attachments and products are excluded from the 0.99% p.a. promotional rate. If CFAL agrees to finance those excluded items, a blended interest rate may apply and will be disclosed by CFAL before the customer enters into the finance contract.

   The models listed above, together with eligible attachments and components described above, are collectively referred to as the **Eligible Machinery**. The Eligible Machinery must be from available stock at Hastings Deering (Australia) Limited (ABN 49 054 094 647) (**Hastings Deering**) during the campaign period from 1 November 2026 to 31 December 2026 inclusive.

3. The Promotion only applies to the Eligible Machinery as expressly listed above.

4. The Promotion only applies to the Eligible Machinery that are currently in stock at any Hastings Deering branch for machines sold and delivered from 1 November 2026 to 31 December 2026 inclusive.

5. The promotional interest rate is fixed at 0.99% p.a. and is available only for a finance term of 36 months. Before or at settlement, the customer must pay a deposit equal to 20% of the GST-inclusive purchase price of the Eligible Machinery.

6. The promotional finance product does not permit a balloon or residual payment. The financed amount must be repaid over the 36 month finance term, together with any applicable fees, charges and other amounts payable under the finance contract.

7. The Promotion is subject to you signing an HDAdvantage Customer Service Agreement (subject to separate terms and conditions).

8. The Promotion includes a 12-month standard factory warranty on all Eligible Machinery subject to the warranty terms provided to the customer before purchase. This warranty is not an additional or extended warranty offered solely as part of the Promotion and does not exclude any rights that cannot lawfully be excluded.

9. The Promotion is only available to business owners that hold an ABN and, in the case of individual sole traders, are Australian residents over the age of 18 years.

10. All applications for the Promotion are subject to:

    a. CFAL's credit assessment and written approval in accordance with CFAL's applicable credit policies and legal obligations; and

    b. the execution of formal documentation on terms and conditions acceptable to CFAL. The 0.99% p.a. interest rate does not mean that the finance is fee free. Fees and charges apply under the CFAL finance contract. Details of the applicable fees and charges will be provided by CFAL before the customer enters into the finance contract.

11. There is no agency or broker relationship between Hastings Deering and CFAL. As noted above, all applications for the Promotion are subject to approval by CFAL in its sole discretion.

12. All repayments under the contract must be made in monthly instalments, as specified in the formal agreement between the customer and CFAL.

13. The Promotion cannot be used in conjunction with any other promotion or offer.

14. The Promotion is provided by Hastings Deering for your information only and does not constitute a binding offer to purchase, nor does it evidence Hastings Deering's intention to create a legally binding agreement with you.

15. You can offer to purchase the Eligible Machinery using this Promotion by:

    a. requesting a quote at a designated Hastings Deering branch; or

    b. providing Hastings Deering with a valid order acceptable to Hastings Deering for the applicable machine you requested a quote for and would like to purchase,

    and Hastings Deering will then create a purchase order (with such purchase order being subject to additional separate terms and conditions).

16. Nothing in these terms and conditions will limit Hastings Deering's standard terms and conditions of sale, which will apply to all Eligible Machinery sold under the Promotion. Copies of Hastings Deering's standard terms and conditions of sale are available on request.