



Finance
Products Explained



Ducati
Financial Services

Getting the keys to your very own
Ducati has never been so simple.
Explore our range of flexible
finance options to find out how.



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About us

At Ducati Financial Services, we're here to make your journey smoother, from choosing your vehicle to financing it with confidence.

With decades of global experience and a strong presence in Australia, we offer smart, flexible finance solutions designed around you.

Whether you're purchasing your first Ducati or upgrading to your next, we provide the convenience, trust, and innovation you expect from the Ducati name. Think of us as your finance partner; committed to making ownership simple, seamless, and tailored to your lifestyle.

Why finance with us?

An exceptional vehicle deserves finance to match. Ducati Financial Services is built exclusively for Ducati drivers, with flexibility, speed, and confidence at every step.

Tailored to You

Choose from finance options that suit your lifestyle — not the bank's.

Flexible, Affordable Plans

Customise loan terms up to 84 months with deposit and balloon payment options to reduce repayments.

Fast & Simple

Enjoy streamlined approvals and fixed rates with no account-keeping fees.

Backed by Experts

Get personalised support from the team who knows your Ducati best.

Options at Every Turn

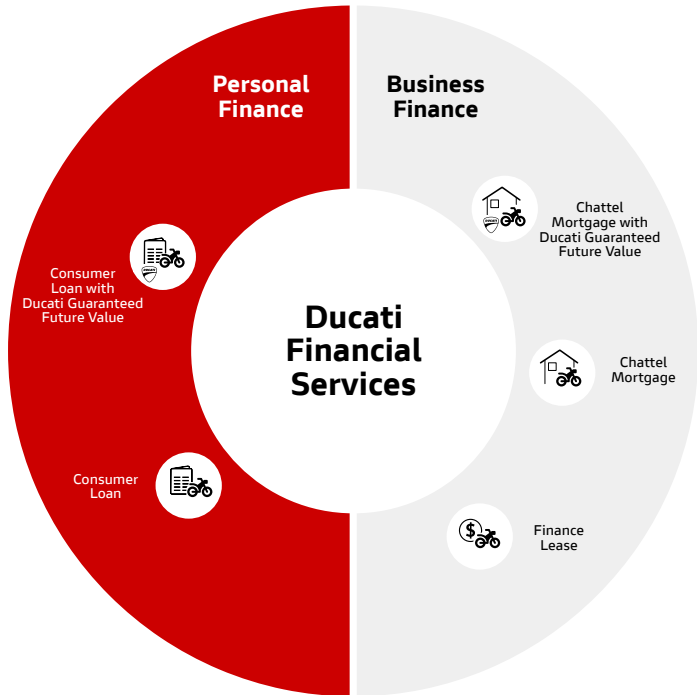
Select repayment schedules that suit your budget and end-of-term solutions that work for you.





Explore the Ducati Financial Services product range

Getting the keys to your Ducati has never been so simple. Explore our range of flexible finance options designed to match your lifestyle and driving goals.





Ducati Guaranteed Future Value

Ducati Guaranteed Future Value is a flexible finance option that gives you peace of mind with a **Guaranteed Future Value**. That means you will know upfront what your Ducati will be worth at the end of your loan. When that time comes, you can choose to **trade it in**, **retain it**, or **return it** — whatever works best for you. It's all about giving you more confidence and control.

How it works

- 1 Step 1**
Choose your Ducati and lock in its minimum future value upfront
- 2 Step 2**
Choose your loan term of 12, 24 or 36 months and your annual kilometre allowance
- 3 Step 3**
At the end of your chosen term, choose what suits you best



Trade In
Your existing vehicle and purchase a new Ducati



Retain
Make an offer to purchase/ refinance the vehicle



Return
Hand the vehicle back and you will have no more to pay*

*Subject to vehicle condition, kilometre limits, and [Fair Wear and Tear guidelines](#)



Whether you choose a Consumer Loan or Chattel Mortgage you can add **Ducati Guaranteed Future Value**, our **Guaranteed Future Value** program for extra peace of mind. **Ducati Guaranteed Future Value** provides a pre-agreed minimum value for your vehicle at the end of the loan term, subject to conditions.

Ducati Financial Services Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. View the Target Market Determination for our Financial Services products [here](#).

Available on Ducati Multistrada V4 or Diavel V4 model. Eligible loan terms include 12-36 months and are subject to change, ask dealer for more information. Ducati Guaranteed Future Value consists of an option to return the vehicle to DFS at the end of the term and require DFS to purchase the vehicle at a price known as the Guaranteed Future Value (GFV) as determined by DFS. At the end of the term, you can elect to: (1) trade-in the vehicle; (2) exercise the option to return the vehicle; or (3) retain the vehicle by paying the GFV, which is a lump sum owed to DFS at the end of the loan term after all repayments have been made. You will be liable for any loan contract deficit and additional charges, if you exceed the nominated kilometre allowance and/or the vehicle is not in an acceptable condition. To see if this product is right for you, please see our Target Market Determination on our website and/or seek independent advice. Subject to a credit assessment and DFS lending criteria. Fleet, government, rental and used motorcycle buyers, hire car excluded.

Personal Finance made simple

We offer flexible ways to finance your new Ducati. If you'd like to own the vehicle from day one and pay it off over time, a **Consumer Loan** could be the right fit. Or, if you're employed and want to bundle your vehicle payments into your salary package, a **Novated Lease** might suit you better.

Not sure which option works for you? Don't worry, we'll guide you through it and help you find a solution that fits your lifestyle and budget.

Which finance option suits you?

| | Consumer Loan with Ducati Guaranteed Future Value | Consumer Loan |
|--------------------------------|--|--|
| Ideal For | PAYG employees who want to own their vehicle and enjoy the option to upgrade later, with the certainty of a future value | PAYG employees looking to own a vehicle through regular repayments |
| Contract Term | 12-36 months | 12-84 months |
| Payment Frequency | Weekly, Fortnightly or Monthly | Weekly, Fortnightly or Monthly |
| Deposit | Optional | Optional |
| Fixed Interest Rate | ✓ | ✓ |
| Fixed Repayments | ✓ | ✓ |
| No account keeping fees | ✓ | ✓ |
| Guaranteed Future Value | ✓ | ✗ |
| Balloon/Residual | Included as part of payment schedule | Optional |
| Payment Methods | Direct Debit, BPAY | Direct Debit, BPAY |
| Early Termination | Allowed with fees. GFV return option voided | Allowed with fees |

Consumer Loan with Ducati Guaranteed Future Value

Flexible ownership with peace of mind

Know your Ducati's value before you even drive it. With Ducati Guaranteed Future Value, you can take out a Consumer Loan that includes a Guaranteed Future Value (GFV) — the minimum your vehicle will be worth at the end of your loan term.*

It works just like a regular loan, with a final balloon payment. The key difference? GFV ensures that the final value of your vehicle covers this amount, giving you more certainty and confidence from day one. This finance option is all about giving you flexibility, peace of mind, and helping you pay less interest over the life of your loan.

Your benefits

Lower monthly repayments than a standard loan



Flexibility if you like upgrading to a new vehicle regularly



Options at the end of the term to suit your needs



Confidence in your vehicle's value and loan payout

How it works

1

Step 1
Choose your Ducati and lock in its minimum future value upfront

2

Step 2
Choose your loan term of 12, 24 or 36 months and your annual kilometre allowance

3

Step 3
At the end of your chosen term, choose what suits you best



Trade In
Your existing vehicle and purchase a new Ducati



Retain
Make an offer to purchase/refinance the vehicle



Return
Hand the vehicle back and you will have no more to pay*

*Subject to vehicle condition, kilometre limits, and [Fair Wear and Tear guidelines](#)





Consumer Loan

Personalised repayments that fit your lifestyle

A Consumer Loan is a straightforward way to finance your new or used Ducati if you're purchasing it for personal use. It's a secured loan designed to help you get behind the wheel sooner, with flexible options to make your repayments work for you.

For more information, visit the [Target Market Determinations](#) page.

Your benefits

| | | | | |
|--|---|--|---|---|
| No annual fees or account keeping charges | + | Flexible loan terms — up to 7 years | + | Option to add a deposit or balloon payment at the end of your loan to reduce your monthly repayments |
| Competitive fixed interest rate to help save you money | + | No extra security required for approved applicants | + | Compatible with Ducati Choice for added flexibility |



Available with Ducati Guaranteed Future Value. To know more, click [here](#).

Important Information: Ducati Financial Services is authorised under Australian Credit Licence 389344. Credit criteria, fees, charges, and terms and conditions apply.

Business Finance, tailored to you

Whether you're a sole trader, small business owner, or managing a large company, we offer flexible finance solutions to suit your needs. From owning your vehicles to leasing them with minimal hassle, we'll help you find the right option to keep your business moving.

Explore the options below to see which solution fits your goals best*.

| | Chattel Mortgage with Ducati Guaranteed Future Value | Chattel Mortgage | SME Operating Lease | Finance Lease |
|--------------------------------|--|---|--|--|
| Ideal For | Business owners wanting vehicle ownership + upfront GST claim + Guaranteed Future Value | Businesses wanting ownership + upfront GST claim | SMEs/trades who want a vehicle without owning it, with running costs included | Businesses that prefer not to own but want to claim GST on each payment |
| Contract Term | 12-36 months | 12-60 months | 12-60 months | 12-60 months |
| Payment Frequency | Weekly, Fortnightly or Monthly | Weekly, Fortnightly or Monthly | Weekly, Fortnightly or Monthly | Weekly, Fortnightly or Monthly |
| Deposit | Optional | Optional | ✗ | ✗ |
| Fixed Interest Rate | ✓ | ✓ | ✓ | ✓ |
| Fixed Repayments | ✓ | ✓ | ✓ | ✓ |
| No account keeping fees | ✓ | ✓ | ✓ | ✓ |
| Balloon/Residual | Included in the payment schedule | Optional | Vehicle returned at end of lease | Required (ATO guidelines) |
| Payment Methods | Direct Debit, BPAY | Direct Debit, BPAY | Direct Debit, BPAY | Direct Debit, BPAY |
| Early Termination | Allowed with fees. GFV return option voided | Allowed with fees. GFV return option voided | Allowed with fees. GFV return option voided | Allowed with fees. GFV return option voided |

*General Advice Warning: This brochure provides general information only and does not constitute financial advice. Please refer to the full terms and conditions or speak with a qualified advisor to determine which product is suitable for your business needs.



Chattel Mortgage with Ducati Guaranteed Future Value

Flexible ownership with peace of mind

Ducati **Guaranteed Future Value** is a chattel mortgage with a **Guaranteed Future Value (GFV)**, designed to give business owners the benefits of vehicle ownership along with greater certainty at the end of the loan term. This finance structure offers flexibility, potentially lower monthly repayments, and a pre-agreed minimum future value, subject to vehicle condition and usage

Your benefits

Lower monthly repayments
than a standard loan



Flexibility if you like upgrading to a new vehicle regularly



Options at the end of the term to suit your needs



Confidence in your vehicle's value and loan payout

How it works

1

Step 1
Choose your Ducati and lock in its minimum future value upfront

2

Step 2
Choose your loan term of 12, 24 or 36 months and your annual kilometre allowance

3

Step 3
At the end of your chosen term, choose what suits you best



Trade In
Your existing vehicle and purchase a new Ducati



Retain
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Return
Hand the vehicle back and you will have no more to pay*

*Subject to vehicle condition, kilometre limits, and [Fair Wear and Tear guidelines](#)

Important Information: The GFV is subject to meeting return conditions including fair wear and tear and agreed kilometre allowance Fees, charges, and lending criteria apply. Early termination may incur additional costs and void the GFV option. Tax benefits will depend on individual circumstances. Please consult your tax professional for advice.

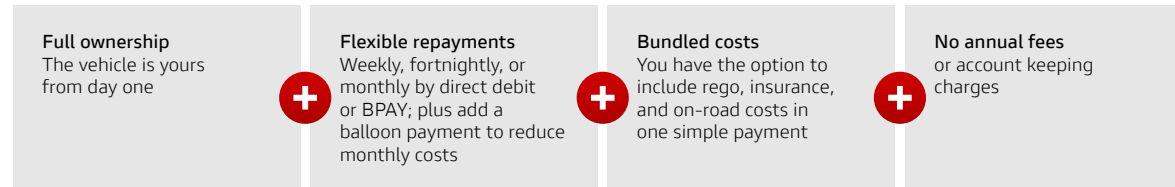
Chattel Mortgage

A flexible way for businesses to finance their vehicles

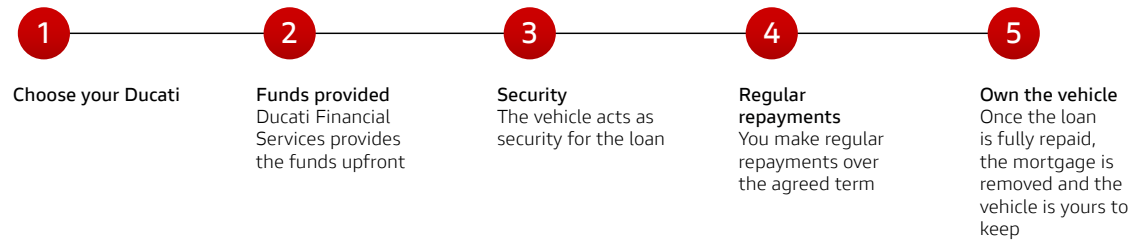
A Chattel Mortgage is one of the most popular finance options for Australian businesses. It's available to ABN holders using the vehicle primarily for business purposes. It's a straightforward, flexible way to gain full ownership of your business vehicle.


With this option, your business borrows the money to purchase the vehicle upfront, and the vehicle itself is used as security for the loan. You can structure repayments to suit your cash flow — this could include a larger deposit upfront and a balloon payment at the end.

Your business benefits



How it works



 Available with Ducati Guaranteed Future Value





Finance Lease

Lease smart, finance right

A Finance Lease is a great option if your business needs a vehicle for work but doesn't need to own it. You "rent" the vehicle for a fixed term, make regular lease payments, and at the end, you can either purchase it for the agreed residual value or simply return it.

It's a simple way to keep your business moving while potentially enjoying tax deductions on lease payments.

Your business benefits

| | | | | |
|---|---|--|---|--|
| <p>No annual fees or account keeping charges</p> | + | <p>Bundle running costs Registration, CTP, insurance, and on-road costs in one simple payment</p> | + | <p>Lower monthly payments with a Residual Value</p> |
| <p>Flexible payment schedules Weekly, fortnightly, or monthly via direct debit or BPAY</p> | + | <p>Potential tax benefits Lease payments may be tax-deductible (speak with your accountant)</p> | | |

How it works

- 1 Purchase**
Ducati Financial Services purchases the vehicle on your behalf
- 2 Use the vehicle**
Your business uses the vehicle over an agreed lease term
- 3 Regular payments**
You make regular lease payments throughout the term
- 4 End of lease options**
At the end of the lease, choose to:

 - Return**
Return it to Ducati Financial Services
 - Payout Residual Value**
Purchase the vehicle by paying the residual value

The Finance Lease is offered by Ducati Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. All applications are subject to eligibility criteria and credit approval. No annual fees or account keeping charges refers to standard lease terms. Other fees may apply, such as early termination, or kilometre charge. Residual value and ownership is agreed at the start of the lease and payable if you wish to purchase the vehicle at the end. Tax benefits will depend on your business's individual circumstances. Please consult your tax adviser to determine if this product is right for you.

We're here to help

When you're choosing a vehicle, expert advice makes all the difference. The same goes for finding the right finance option. Whether you're purchasing a new Ducati for the first time, or one of our existing customers who has a question about your finance, we look forward to hearing from you.

Our Business Managers are committed to helping you navigate our range of options to find the perfect one, so you can get behind the wheel of your dream Ducati faster. And even once you leave the dealership, your dedicated Business Manager will only ever be a phone call away for help throughout the life of your Loan or Lease.

Visit your preferred Ducati dealer to speak to a Business Manager today or get in touch with our financial services team by calling us on **1300 734 567**.

We're available **Mon - Fri 9:00am - 5:00pm (AEST/AEDT)**.

www.ducati.com.au



You should consider whether the advice is suitable for you and your personal circumstances, objectives, financial situation or needs, as this advice is general in nature. Before you make any decision about whether to acquire a Ducati Financial Services product, you should review any applicable fees or charges, the Product Disclosure Statement and T&Cs as certain criteria may apply. We recommend that you seek appropriate independent professional taxation advice in relation to a financial option arrangement. Ducati Financial Services is a trading name of Volkswagen Financial Services Australia Pty Limited. ABN 20 097 071 460, Australian Credit Licence 389344.