

Step into our world of Financial Services

IVECO
CAPITAL





Your Financial Plus

As the financial services brand of Iveco Group, we offer a comprehensive range of solutions for the purchase, rent or lease of commercial vehicles. You can build your perfect financial formula to fit your always evolving needs. IVECO CAPITAL wants to bring value in your business, leveraging its long-standing presence in the market.

We are a reliable partner and we offer all you need. Build your financial formula, modulating financing, insurances and services and enjoy the benefits of a single sourced solution that covers all your needs: simple, customized, personal.

This is our service ecosystem.

In this brochure, you will find an overview of our financing, insurances, and service solutions. IVECO and IVECO CAPITAL offer you everything you need for your success.

We understand the demands of the commercial vehicle industry and know how important it is for you to meet these requirements. Get to know our service ecosystem on the following pages and find the solution that suits you.

We are fully at your disposal to support you.

Do not hesitate to contact us.



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Our Service Ecosystem

With IVECO CAPITAL you can satisfy all your needs because we offer easy access to our dynamic and innovative service ecosystem. Our product portfolio range is singular from financial lease to mileage contracts and loan, as well as insurance and service packages. We understand the dynamic demands of your business and therefore know the importance of individual customization and straightforward processing – so that you can operate worry-free with planning certainty.

Together with you, our financing professionals will build your financial formula, that covers all your demands in one single solution.



The products and services in this brochure are solely available for commercial customers in GER. The offer may vary in other countries. Contact your local dealer for more information on our products and services.



Investment Loan

With our investment loan, you benefit from all the advantages of a conventional financing. With IVECO CAPITAL, you can customize the term, payment method, and thus the installment amount to suit your needs, allowing you to operate with planning certainty. Once the final installment is paid, the vehicle becomes your property.

VEHICLE BECOMES
YOUR PROPERTY



DOWNPAYMENT
+VAT



INSTALLMENT PAYMENT



Your Financial Plus

- **Individually customized:** Your payment plan is customized to your business needs.
- **Acquire ownership:** With the payment of the final installment, the vehicle becomes yours.
- **Utilize depreciation benefits:** The vehicle is activated in your balance sheet during the financing term, allowing you to claim the value of your investment through depreciation.
- **Financing options for maximum flexibility and protection:** With CAPFLEX, you can easily and flexibly adjust the installments to meet seasonal and operational requirements. Our Insurance packages offer you additional protection to let you focus on what really matters.
- Your credit line with your house bank remains unaffected and thus available for other investments.



Leasing

With a leasing concept from IVECO CAPITAL, you can keep pace with the dynamic changes in the economy: Use your vehicle with minimal capital commitment and decide at the end of the contract whether to extend the lease, take over the vehicle, or return it.

This way, you stay up-to-date with the latest technology and make flexible decisions based on your current situation. With our partial amortization lease contract or mileage contract, we always offer you the right solution and can also integrate additional services into the contract if needed.

Your Financial Plus

- **Usage instead of purchase:** You only pay for the usage of the vehicle, thus enjoying a liquidity advantage and planning certainty.
- **Balance sheet neutral:** By activating the leasing object in the balance sheet of IVECO CAPITAL, leasing is balance sheet neutral for you and improves your equity ratio.
- **Tax advantage:** The leasing installments can usually be deducted as operating expenses in the profit and loss statement.

Leasing with partial amortization

With a partial amortization lease contract, you keep your flexibility. You use your vehicle over the term of the contract, and at the end of the contract, you choose how to proceed. Whether you want to take over the vehicle, return it, or extend the contract: with a partial amortization lease contract, you can decide what suits you best at end of lease.

- ✓ **Full flexibility:** You have all options at the end of the contract.
- ✓ Benefit from **low capital commitment** with full usage capability.
- ✓ With our packages, you include all services in one installment:
 - Increase or suspend installments as needed with **CAPFLEX**
 - Protection for vehicle and financing with our **insurance packages**
 - Full cost control through the integration of **IVECO Services**

POTENTIAL
LEASE PREPAYMENT

LEASING INSTALMENTS



Mileage Contract

Keep your fleet up to date with a mileage contract from IVECO CAPITAL. You use your vehicle for a contractually defined mileage during the contract period and simply exchange it for a new one at the end – without commitment and without risk. With a mileage contract, you don't have to commit yourself and can always stay up to date with the latest technology. By integrating our packages, you bundle leasing rate, insurances and IVECO services in one installment and enjoy full cost control over the term of the contract.

Your
Financial
Plus

- ✓ **Always up-to-date:** Your fleet always remains state-of-the-art thanks to a fixed replacement at the end of the contract.
- ✓ **Usage-optimized pay:** You pay for the agreed usage. If you use the vehicle more than originally planned over the term, the additional kilometres will be billed at the end of the contract.
- ✓ Compared to financial lease, **shorter, demand-oriented terms** are also possible.

POTENTIAL LEASE PREPAYMENT

LEASING INSTALMENTS



RETURN

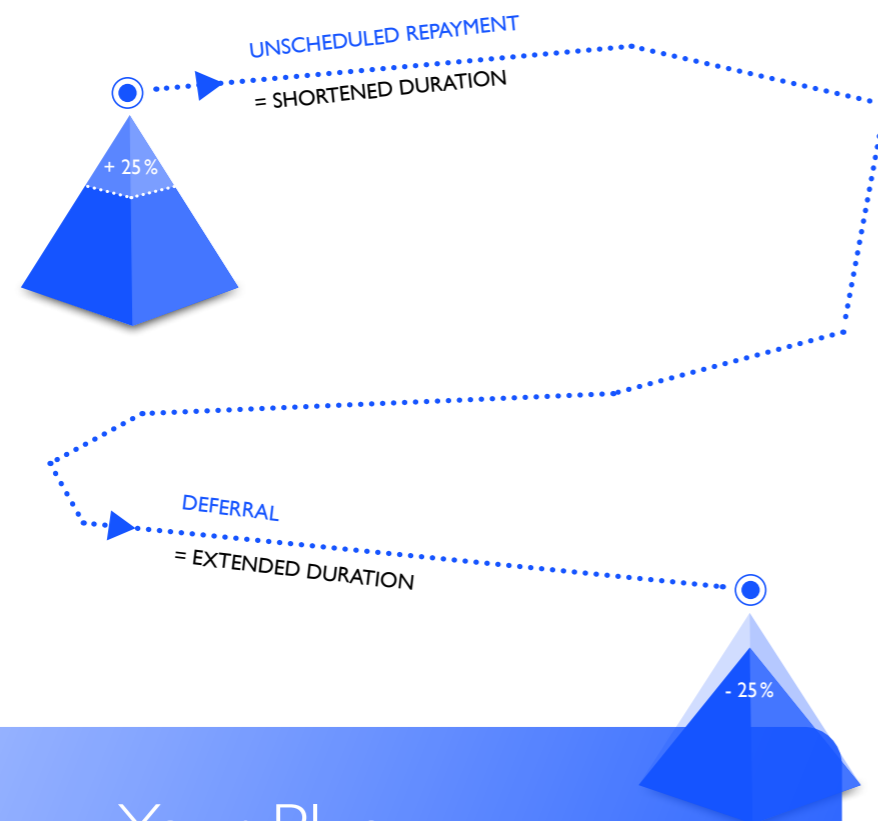
Our Insurance & Service Packages

As financing professionals in the commercial vehicle industry, we know how important safety and flexibility are in an environment full of change. That's why we at IVECO CAPITAL have developed special insurance and service packages to meet the needs of your company in any situation. Our packages are designed in order to save valuable time for you and your business. Even when concluding the contract, we avoid unnecessary bureaucracy, as our solutions are integrated directly into your contract documents. In the case of you need one of our services, you will enjoy a lean and simple process.

- **Simple and uncomplicated conclusion** through integration into the financing or leasing contract
- **Unbureaucratic and fast processing**
- Easily create **your individual formula** with our packages
- One geared solution **from a single source**

CAPFLEX

CAPFLEX by IVECO CAPITAL is the flexibility option that allows you to adapt your financing to your business! With CAPFLEX, you can arrange for an unscheduled repayment or defer instalments once a year, depending on the situation – and without any bureaucratic effort. Invest now carefree and flexibly with CAPFLEX!



Your Plus

- **Carefree investing:** Enjoy cost and planning security thanks to individual repayments or deferrals.
- **Easily customizable:** Initiate rate plan changes informally via our customer portal.
- **Low cost, extensive flexibility:** You can get CAPFLEX for only €7* per month.
- **Fast Application:** An instalment plan change can take place after as little as 6 months and is possible once per calendar year. Align your expenses with your income.

*for lease contracts plus VAT

How does CAPFLEX work?

Flexibly adjust up to 25% of the sum of the annual instalments. A special repayment shortens the contract term, a deferral of instalments extends it accordingly.*

You can add CAPFLEX for both credit and leasing contracts – easily thanks to the integration into our contract documents.

Example: Unscheduled Repayment

Original contract term 6 years:

Year	Variant 1	Variant 2
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>

Variant 1 + 2: Unscheduled repayment

Shortened contract term by a maximum of 12 months

Example: Payment Deferral

Original contract term 5 years:

Year	Variant 3	Variant 4
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>

Variant 3 + 4: Payment Deferral

Extended contract term by a maximum of 12 months

*Unscheduled repayments and/or instalment deferrals in leasing contracts are split proportionately over the remaining term, in deviation from the preceding illustrations.

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GAP PROTECT

THE BASE PROTECTION FOR YOUR FINANCING CONTRACT

If your vehicle is stolen or suffers a total loss, there is usually a gap between the remaining debt to the bank and the replacement value of the vehicle. GAP PROTECT hedges your financing by closing this gap and thus secures your liquidity.

Your Plus

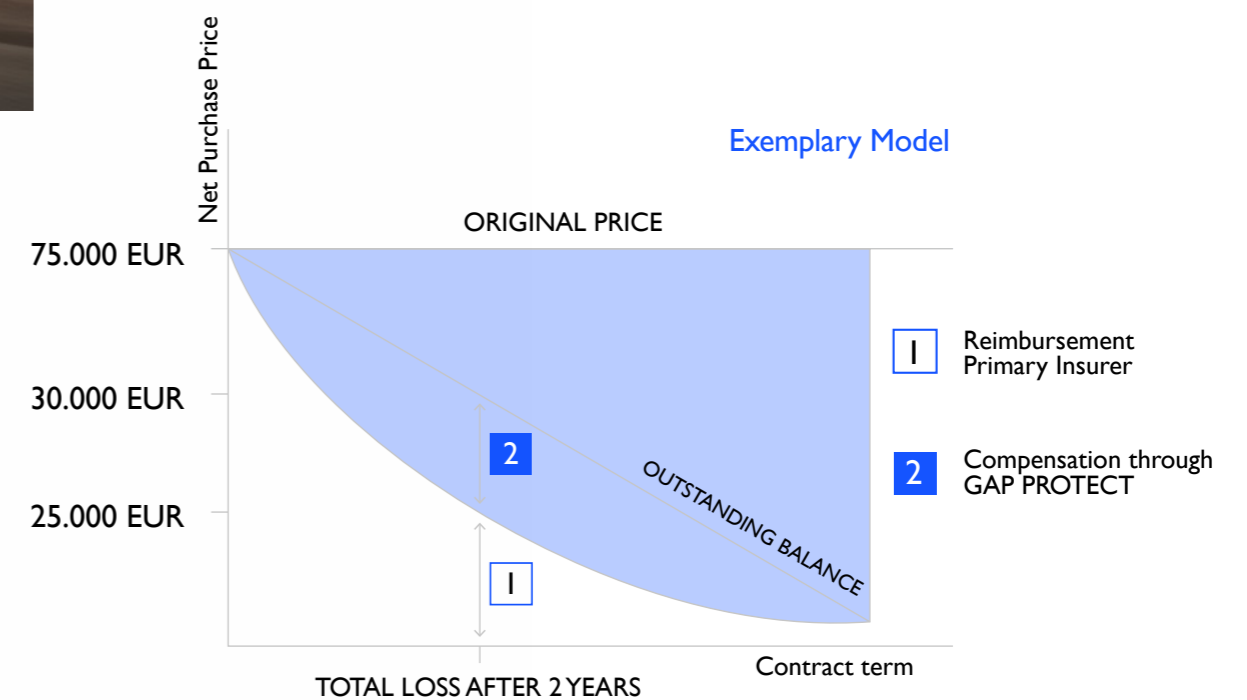
- Protection in the event of total loss of the vehicle
- Secure liquidity at any time
- **Fast and uncomplicated processing** in the event of a claim



GAP PROTECT is included in all financing and leasing contracts of IVECO CAPITAL.
The conclusion is uncomplicated due to the integration into our contract documents - so you do not have any additional bureaucratic effort!

GAP PROTECT – short introduction

The net purchase price of your vehicle is 75.000 EUR. After two years, the vehicle suffers a total loss. At this time, the reimbursement of the primary insurer is 25.000 EUR. However, your outstanding financial obligation resulting from the financing contract amounts to 30.000 EUR.



1

In the event of a total loss 2 years after the start of the contract, the primary insurance company will reimburse the amount of the current replacement value of the vehicle. In this example this amount is 25,000 EUR.

2

GAP PROTECT closes the gap to the remaining contractual debt, compensating 5.000 EUR.



PREMIUM PROTECT

THE PREMIUM PROTECTION FOR YOUR FINANCING AND YOUR VEHICLE

With our premium comprehensive insurance for vehicles, financing, bodies and equipment, you are protected to the fullest extent in any case. Furthermore, you enjoy absolute planning security throughout the entire contract term and the benefits of GAP PROTECT are included. With PREMIUM PROTECT you are carefree on the road.

Your Premium Plus

- **Stable premiums** over the entire contract term of up to 72 months
- **Comprehensive protection** including bodies and equipment
- **- 250 euros reduced deductible** for repairs in an IVECO authorised workshops
- **GAP PROTECT services included**

Your Premium Coverage

Partial comprehensive coverage

- Theft (theft and robbery)
- Breakage
- Collision with animals
- Fire and explosion
- Natural hazards

Fully comprehensive coverage

- Self-inflicted damage
- Intent by third parties (vandalism)
- Consideration of added value and optional equipment
- Fire and explosion
- Natural hazards

Coverage extensions

- Salvage and repatriation costs
- Brake, operational and breakage damage
- Partial damage replacement value cover without Deduction „New for Old“
- Damage caused by implosion and explosion
- Damage caused by cargo shifting
- Damage caused by tipping over during the unloading process (tipping process)
- Torsional damage

Your IVECO CAPITAL Bonus

PREMIUM COVERAGE FOR VEHICLE & BODIES

STABLE PREMIUMS THROUGHOUT THE WHOLE CONTRACT TERM

GAP PROTECT SERVICES INCLUDED

- 250 EUROS REDUCED DEDUCTIBLE FOR REPAIRS IN AN IVECO AUTHORISED WORKSHOP



EW EUROWAG IVECO CAPITAL

Mobility Service Card



Wide Network, Better Choices:

Access our extensive network of fuel stations, ensuring you're never far from a refill at a competitive price.



Easy Access & Simple Management:

Access real-time management and oversight through our user-friendly mobile app and web portal, designed for convenience and simplicity.



Transparent Financing, No Surprises:

Improve your company's financial flow with our flexible credit terms and simplified fee structure.



One Card, Multiple Services:

Streamline your operations with one card for fuel, tolls, VAT/ED refunds, and more.

The only solution your fleet needs

In cooperation with Eurowag, we offer you an intelligent solution for managing your fleet that optimizes your business and thus puts your success at the center: with the Service Card, you stay in control of your payments with an individual spending limit and benefit from competitive fuel prices as well as the optimisation of your cash flow by paying afterwards. However, Eurowag's offer goes far beyond a traditional fuel card: you can also take advantage of toll payment options, a tax refund service, an SMS and app card blocking system for maximum security and other benefits.

No matter how big your company or fleet is, with the Mobility Service Card, your individual needs are covered and you can focus on what really matters: your business.



Your Plus

Business owners

- Improve your cash flow and get better prices on fuel
- Monitor spending in easy-to-read reports

Dispatchers

- Manage card settings in a user-friendly Client Portal
- Get insights into vehicle usage from automated reports

Drivers

- Simplify your life with ONE card for fuel, tolls, parking, washing and more
- 24/7 customer support available in your language

IVECO PAY

The new hub that allows digital payments for a wide range of services

IVECO PAY allows digital payments for a wide range of services, including telematics and e-mobility offerings, with plans for further integration. Through IVECO ON, which encompasses IVECO's entire range of services, you can manage your payment profiles, register multiple payment methods (such as credit cards and direct debits), and pay invoices online — all within a single, intuitive interface.



Enter our world
of Financial Services

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