



Mercedes-Benz Financial

Lease Guide

Turns dreams into reality.



Mercedes-Benz

The ideal solution

You have made a carefully considered decision on the kind of car you want. Now give your financing the same careful consideration.

Financing through Mercedes-Benz Financial gives you a wide range of financing and leasing options. In fact, we can offer you a one-stop service with financing, leasing and insurance coverage developed for different needs. Take a look at this brochure to get an overview of the options open to you. Then come in and talk to us. We are constantly trying to provide the best customer service on the market and we will gladly answer all of your questions. If you wish, we can even discuss customized contract terms and monthly payment schemes that fulfill your very personal needs.

Talk to us today and discover how we can make financing your new car easier than you had ever thought.



Finance vs. Leasing. What option suits the best?

Finance

After you paid your deposit, you make your monthly payments.
When all of the payments have been made you own the vehicle.
You can choose between fixed or variable interest rates.

Leasing

You just pay the monthly rental for using the vehicle and decide on whether you would want to own the car at the end of tenure.

Our financing products

Standard Financing
Balloon Financing
Bullet Financing

Our leasing products

Operating Lease (with or without services)

Insurance

For driving your Mercedes-Benz carefree we offer you adapted and attractive insurance products. Everything from one hand.

Our insurance products:

STAR Protect
STAR Protect +

Operating Lease

What is it?

A flexible business user solution whereby the vehicle is leased to you for your chosen period and mileage, with the option of including servicing, in a fixed rental. The risks of ownership are carried by Mercedes-Benz. Best suited to businesses that are VAT registered and that wish to fix the cost of their motoring and want to have use of a vehicle without concerns over disposal.

What happens during your agreement?

Simply pay your monthly rentals and enjoy driving your Mercedes-Benz. Read your enclosed wear and tear guide. It tells you in what condition your Mercedes-Benz needs to be in when you return it, in order to avoid paying additional charges.

What happens at the end of your agreement?

- Near the end of your agreement, we will remind you that it is about to end
- We will arrange for the collection of your Mercedes-Benz at your convenience, or you can deliver it yourself. Please be aware, excess mileage and damage charges may apply
- You can then lease another Mercedes-Benz or buy one of your own
- You may also be able to extend the length of this agreement

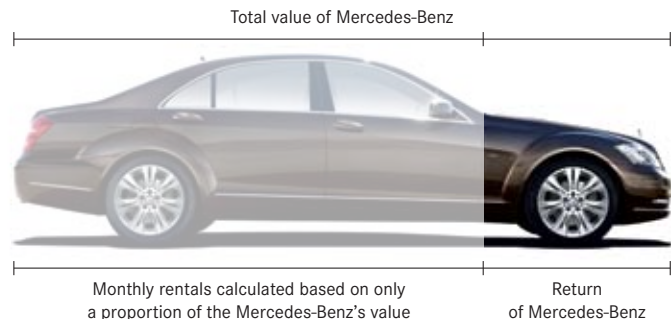
Benefits to Individuals:

- Reduction in monthly outflow due Residual Value benefit
- Vehicle can be changed more often
- Savings on EMI can be further invested for better returns
- Income Tax benefits in case payment is done by employer

- Increase in cash in hand
- Reduction in monthly outflow due to Residual Value benefit

Benefits for businesses

- By including a guaranteed residual value, your monthly rentals are reduced
- There is no large initial deposit
- At the end of the lease period the vehicle is returned
- Fixed monthly rentals that fit your budget and protect you from unexpected bills
- For further peace of mind, add a Mercedes-Benz Service Contract
- Possibility to extend the lease in some instances
- Eliminates capital expense
- The vehicle does not show as an asset on the balance sheet
- An additional line of credit
- Rentals allowable against taxable profits (proportionally)
- VAT reclaimable depending on usage



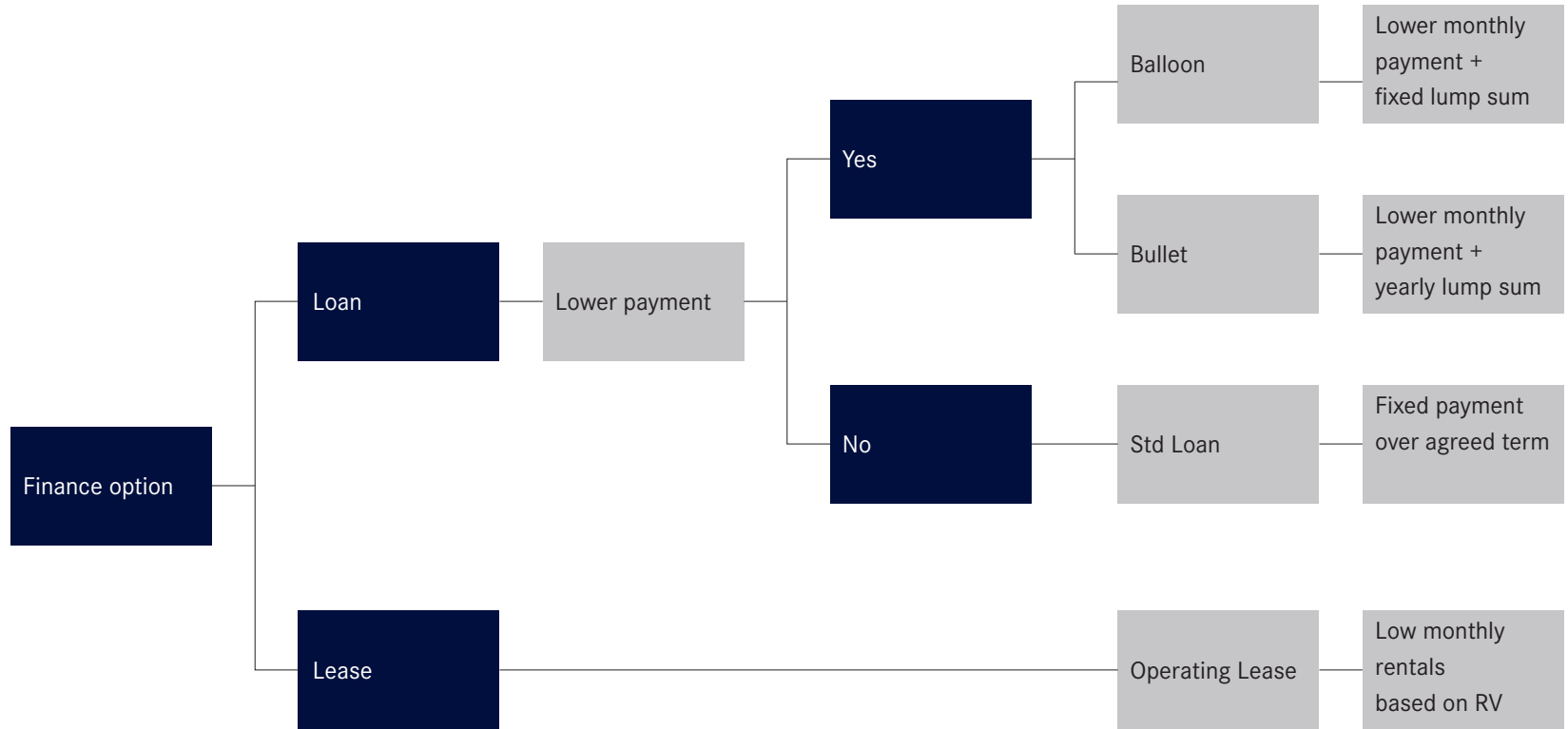
EMI Comparison: Loan vs Lease

C 200 CGI BE- Metallic			
	Operating Lease with no down payment	Operating Lease with 10% down payment	Loan with 10% down payment
Ex-showroom Price	3044194	3044194	3044194
RTO, Registration	328719	328719	328719
Downpayment	0	10%	10%
Insurance	Included for 3 years	Included for 3 years	Included for 1 year
STAR Ease Package	Included	Included	To be paid upfront
Tenor	36	36	36
Kilometers	15000 per year	15000 per year	
Monthly EMI	84740	74317	103884
VAT	10592	9290	0
Total EMI	95332	83607	103884
Other benefits			
Tax Benefits	Available upto 30% for business owners, companies and salaried individuals	Available upto 30% for business owners, companies and salaried individuals	No tax benefits available
Insurance & Maintenance	Automatic renewal for the contract term and part of rentals	Automatic renewal for the contract term and part of rentals	To be paid upfront
	Star Ease maintenance package covered for the tenure	Star Ease maintenance package covered for the tenure	Star Ease maintenance package to be purchased upfront

1. Calculation based on Ex-showroom price Mumbai with Octroi
2. Loan calculation based on straight loan product with funding of car price, registration and insurance with 10% down payment
3. Operating lease calculation considered with and without down payment for comparison in outflows
4. Credit Approval at the sole discretion of DFSI
5. Lease Rentals and EMI's mentioned above are indicative and subject to change with change in rates, prices, etc.

For detailed comparison on total cost of ownership under both options please speak to our representatives

Customer Decision Tree





Please do not hesitate to contact us!

Our name is a promise... experience our service.

Our dedication to continuously deliver the highest service levels can only be deemed successful with your participation. Any questions or suggestions you may have will assist us to serve you better and will be handled with the utmost attention by Mercedes-Benz Financial.

For more details, please feel free to contact us during office hours from Monday to Saturday.

Address

Or feel free to direct your inquiries to your local Mercedes-Benz dealer who is looking forward to being of assistance to you.

The illustrations in this brochure can also include accessories and special equipment that are not part of the standard scope of delivery. Colour deviations are possible due to printing techniques. The stated financing offers are based on the current capital market interest rates. They are subject to change, and do not obligate any party to conclude a contract.

To know about the current offers, please ask your Mercedes-Benz Financial representative or visit www.mercedes-benz-financial.co.in

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