

# Car Finance 4 You

## Car Finance

### **Auto Industry Experiences an Upturn in Fortunes – Now is the Best Time to Finance your New Car**

The wide, often barren expanses of Australia has made driving and owning your own car a necessity over a luxury, a significant point of difference from other parts of the world. Car owners across the country love their automobiles, and our enthusiasm for anything on four wheels is well documented. However, in recent times, this love affair has been quashed, somewhat, by a decrease in consumer confidence and the recent fluctuations in the price of petrol.

With the closure of Ford, Toyota and Holden in the last few years, especially, many were beginning to prepare for the downturn of the car industry as a whole. However, in the last year, petrol prices have gone down and more affordable alternatives have appeared, giving the car industry reasons to be cautiously optimistic. This has had an effect in the financial industry, with reasonably low interest rates now meaning that financing a new car is once again a plausible option.

With the market once again opening up and being friendly to those seeking a [personal car loan in Melbourne](#), you can now get that dream car that you've always wanted without worrying about the financial burden imposed. This is also great news for companies that rely on a fleet of vehicles to operate on a day to day basis, with those seeking business car loans tipped to be the biggest winners out of these recent developments.

It's also good news for two wheel enthusiasts, with the flow on effect from historically low petrol prices, also making owning your own superbike easier than ever before. Financing for [bike loans Melbourne](#) wide is tipped to soar, as fuel prices continue to fall. With many overseas bike manufacturers benefitting from a drop in import tariffs, there, too, will be a wider selection of motorcycles at more affordable options.

It's also good news for the leisure seekers amongst us, with caravan prices also dropping as a result of improved solar technology and cheaper petrol prices. It is now more affordable than ever before to apply for [caravan loans in Melbourne](#), and as a result, we've seen an upward trend in caravan sales. Given all of this, what are the steps for financing a new car, bike or caravan with the market being so accommodating? Financiers, when assessing your application, will normally look at:

- Your credit history

- Your track record of any and all savings
- The stability and status of your current employment
- The monetary size of your application
- The overall strength of your application

Producing all of these documents for review can be an exceptionally daunting task, however, especially with no guarantee on the success of the application itself. One can find themselves often going to great lengths to ensure that all the evidence is there, for no return whatsoever. For those with bad credit, a car loan is normally out of reach, and with an increased reliance on cars to conduct our daily routines, this could hamper your work and lifestyle.

Car Finance 4 You, with over three decades of experience in car loans and refinancing, can make your life easier through our streamlined loan process, whilst offering you a flexibility and a low interest rate unmatched anywhere else. We go to great lengths to meet with our clients on a one-on-one basis, getting to personally know you and understand your circumstances, needs and requirements.

We also specialise in assisting those with a bad credit history, or who have experienced bankruptcy, in getting back on the road as quickly and as hassle free as possible. No matter what your circumstances are, Car Insurance 4 You is here to get you behind the wheel and back on the road.

Call us today on 1300 862 775 to organise a consultation with one of our friendly insurance brokers, and let us see what we can do for you!

### **Understanding the process towards financing your vehicle**

Obtaining car finance, whilst not being as difficult as popular opinion seems to suggest, is not without its certain criteria and scenarios to adhere to. However, with many brokers and lenders well versed in financial jargon, it can seem quite difficult to effectively grasp what is exactly required to make your application successful. Car Finance 4 You has been helping thousands of Victorians for over 30 years to obtain their dream car, and below, we've gone to great lengths to explain some of the more technical processes involved – which is testament of our commitment to making it easier for you!

### **The difference between lenders and brokers**

In the financial world, there are lenders and brokers, and understanding the key factors of each occupation will help you understand the initial process more thoroughly. Let's start with lenders, who are effectively the providers of the finance. Lenders come in two forms: Either working independently as a credit body or on behalf of a banking organisation. They are the ones that provide the products and services for which you will be choosing from at the end of the overall financing process.

Brokers – such as Car Finance 4 You – are essentially the middle men in this procedure, and are the ones that act on your behalf, using their experience and negotiation skills to obtain the best

deal for you. Brokers may sometimes offer their own direct policies too, but mainly specialise in compiling a comparison list for you to read, which is technically called a comparison rate schedule. Under Australian law, brokers are obliged to show you their comparison rate schedules at request, and this can make your final decision a lot easier, along with the advice of your broker.

### **Types of car loans**

There are commonly two types of car loans – secured and unsecured – and both have their own individual positives and negatives. Secured car loans are where collateral has been offered on the loan – such as the car being purchased itself – and can offer you low interest rates and, usually, better deals. An unsecured car loan is purely associated with capital investment, and although the interest rates on these types of loans are slightly higher, there is no risk of losing your car or any other physical belongings should the loan default.

### **Using a loan calculator to your benefit**

A [repayment calculator for car finance](#) is a great way to provide you with a rough idea on how much you can afford, are willing to spend, and are able to pay back over a certain period of time on your loan. Whilst most people will normally set the most beneficial parameters for themselves – such as the lowest amount of interest possible and the longest loan term available – by doing this you are not helping yourself to understanding what is possible.

By working within your budget and inputting appropriate information into the calculator, you will have a clearer understanding of what is available to you, as well as a better idea of what to look for. Your friendly broker will also be on hand to explain their own, individual calculation procedure to you. By doing this, your broker will ensure that you're getting only the most accurate information and the right advice, on the services you are most likely to be presented with.

Car Finance 4 You has provided finance for many Melburnians for over thirty years, and we are the specialists to talk to when it comes to obtaining [quick car loans for bad credit](#). We don't just do cars either, having financed [caravan loans Melbourne](#) wide, as well as being the leading provider of finance for [bike loans in Melbourne](#) too. Contact us today on 1300 862 775, and let us help you obtain the vehicle that you've always wanted sooner!

Do you have any further questions regarding the car finance process? Why not leave your question below as a comment, and our team will get back to you as soon as possible?

### **Prompt finance for that leisure vehicle you've always wanted!**

A common misconception that is widely evident in society is that finance for a leisure vehicle is next to impossible. Thinking that lenders and brokers won't take them seriously if the reason for the finance is purely recreational, many people hold off their ambitions of that dream bike or holiday thinking that there is no hope. However, we're here to tell you that financing a

vehicle for purely leisure purposes is not impossible – in fact, it's very doable!

Car Finance 4 You has assisted many thrill seekers and travel enthusiasts with their own leisure vehicle, allowing them to finally live the life they've always dreamed of. Best of all, securing finance for a leisure vehicle is also possible for those who may have, for whatever reason, a chequered credit history. We specialise in bad credit caravan and [bike loans Melbourne](#) wide, and can have you behind the wheel of your dream vehicle in no time.

To get an idea of the repayments for our financing, please play around with our [car loan repayments calculator](#).

## **Motorbikes**

For the thrill seekers amongst us, there's nothing quite like owning your very own motorbike. The freedom to go wherever you want to go, as well as that feeling of the wind in your hair and the open road, are just a few of the many reasons why life on two wheels has been so endearing to thousands of Australians. When you want your very own motorbike as soon as possible, be it for leisure or work, talk to the experts at Car Finance 4 You.

We tailor a competent list of the most reliable lenders for you to choose from, each offering you only the most flexible repayment rates that you will find anywhere else. We specialise in a direct, consultative approach with you, getting to know and understand your desires and requirements, working with you to secure the best deal possible for you.

## **Caravans**

Financing for a caravan is a particularly popular option for those wanting to hit the open road as quickly as possible, without worrying about the initial, lump sum payment. A flexible caravan loan allows you to finally take that dream holiday around Australia that you've always wanted, with minimal disruption and fuss towards your ideal getaway. What's more, it can also allow you to pay off the loan after you return, leaving you to enjoy every minute of your tour.

At Car Finance 4 You, we are the leading provider of quick and easy approval for [caravan loans Melbourne](#) wide, and as such are best suited to help you on your journey to your dream destination. We provide you with a reliable comparison of the leading lenders throughout Melbourne, and are more than happy to advise you on which particular course of action to take.

## **Boats**

Owning your very own boat is one of the greatest feelings in life, allowing you the freedom to explore the open sea completely at your own will. Flexible boat loans are actually quite popular, especially in Victoria, with many choosing to go down this path for their own little piece of luxury. Car Finance 4 You can easily finance your very own marine vehicle, no matter whether it's big or small, and can send you on your maritime journey quicker than anyone else too!

We work with close association with some of the leading lenders and finance providers throughout Australia, and with the experience in boat financing gained over thirty years, you'll be in good hands. We can work out which particular financing plan is best suited to your needs and requirements, allowing you to get that dream speedboat or yacht that you've always wanted promptly and securely.

So don't delay and speak to one of our friendly consultants by calling us today on 1300 862 775, who will be more than happy to guide you through the next step in securing your perfect leisure vehicle! We also provide [business car finance](#), on top of being the leading provider of car loans in Pakenham, Ringwood, Croydon and surrounds.

### **Car Finance and Bad Credit: It's Not Impossible!**

At Car Finance 4 You, we are asked on a daily basis "**can you get car finance with bad credit?**" Many people are still under the misconception that, due to the unfortunate circumstances of owning a chequered credit history, they are unable to finance anything for themselves. Well we're here to tell you that you can, and not only that, but it's actually a lot more easier than you may think!

Bad credit finance is also a surprisingly common occurrence, and with petrol and car prices being low at this current point in time, there has never been a better time to get that dream car you've been wanting. Our considerable experience in dealing with bad credit car loans, has made us the most attractive option to assist you in getting the car that you want at the most affordable rates imaginable. At Car Finance 4 You, we can provide you with the loan you need to get back on the road as hassle-free and as promptly as possible.

### **We Welcome Everyone**

What makes us so unique as a finance provider, is that we go to extremely great lengths to get to know you, the person. By knowing and understanding exactly what you require, when you need it, and any other necessities, we can go forth and find the right lender just for you.

### **No Money Down**

Unlike other finance companies, we don't demand that you pay money on the spot upon your application being granted. We believe in complete flexibility, and tailoring the details of your loan to your needs is our speciality.

### **Prompt Service, Quick Delivery**

We understand the necessity of having a car in this day and age, and how not having one can severely impact, not only your working life, but also other aspects of your life, such as those important social events. Our goal is to get you in your dream car as quickly as possible, and our track record of fast approval for bad credit car loans speaks for itself.

## **Sourcing out the Best Lenders**

As we work on your behalf, we want to get you the best loan package that's out there, and we scour the landscape to find you only the most suitable deal for your needs. We are closely associated with some of the largest lending agencies across the state, all of whom – like us – understand the necessity of having a car to conduct your daily routine effectively and efficiently.

## **We're Here to Help Businesses Too**

Car Finance 4 You has been providing financial solutions to small and medium sized businesses for over thirty years, and our vast wealth of experience gained throughout this time leaves us best placed to help you. A run down or non-existent business fleet can cost you time and money, and we can get your goods and services moving again in no time, no matter what your credit history is like.

## **Not Just for Cars!**

Car Finance 4 You has provided specialised [bike loans Melbourne](#) wide for many years, providing the thrill seekers amongst us the finance they need to get their ideal motorcycle. We can also assist those looking to getaway from the hustle and bustle of the city, and our service for providing finance for [caravan loans in Melbourne](#) is the best in town.

## **Talk to Us Today!**

If you have a bad credit history, don't panic! We are here for you! We are the premier provider of personal car loans in Ringwood, and can give you the car finance you need no matter where you are in Melbourne! Contact us on 1300 862 775 today, or use the chat function in the bottom right corner of this page, and let us help you get moving! Have you ever applied for a bad credit car loan? Why not tell us about your experiences in the comments section below?