

Daimler Truck Financial

Financing for Fleets





At Daimler Truck Financial, every customer is important. We've been doing business that way since day one, which is why we have been a leader in the industry for close to 40 years.

As the commercial captive finance provider for Daimler Trucks North America, our sole focus is on financing commercial vehicles, making you and your fleet's needs priority one. Our strength in the commercial vehicle industry, coupled with our flexibility as a captive finance company make us ideally suited to support our customers' finance needs. We are driven to provide specialized finance and lease solutions to help fleets run their businesses efficiently and profitably.

We Understand Your Business

Nobody does more to deliver the right financing product with all the necessary requirements for the fleet customer than Daimler Truck Financial. Fleet customers have unique circumstances and requirements for doing business. We have Fleet Credit and Service Teams dedicated to providing financing solutions to fit those particular needs, and to provide the individualized service that larger fleets require. Every day we help fleet customers with application of funds, contract documentation, title releases, registrations and more. We offer transactional financing as well as lines of credit. No other finance source can boast such knowledge and service.



Finance Products for Fleets

Daimler Truck Financial offers a complete line of finance and lease products¹ tailored to fleet customers. We offer transactional financing as well as lines of credit. Our custom finance products unite competitive finance rates with your Freightliner Trucks dealer's broad inventory of vehicles.

Retail Loan

This is a simple-interest, fixed payment program that locks in an interest rate. Customers can rely on a stable monthly payment for the term of the loan and own the vehicle outright at payoff.

TRAC Lease²

Our Terminal Rental Adjustment Clause (TRAC) lease allows customers to establish the residual value of the vehicle at the beginning of the term. At lease end, customers may purchase the truck for its pre-determined TRAC value or return it to DTF. If returned, and the truck exceeds the pre-determined residual value, DTF will return the net proceeds to the customer. If the value is less, the customer is responsible for the difference. TRAC leases usually offer lower payments than retail finance structures and may have tax benefits as well.

Zero TRAC Lease²

The Zero TRAC lease operates similar to a TRAC lease but amortizes to zero. At lease end, customers may purchase the vehicle for its fair market value and DTF will credit the customer's payments to the purchase price—resulting in no out-of-pocket costs beyond potential sales tax.*

* In some states this is a taxable transaction at lease end. Check with your tax accountant for details.

Modified TRAC Lease²

Similar to a TRAC lease, the Modified TRAC lease provides a residual value and offers ownership opportunities at lease end with a specific dollar amount limitation of liability.

Fair Market Value (FMV) Lease

The FMV lease is one of our most flexible finance products. At the end of the lease term, customers have the option to purchase the truck for its current Fair Market Value (plus other amounts or fees that may be due under the lease) or simply return the truck, subject to inspection and certain return conditions and mileage restrictions. It typically requires a lower initial cash outlay and lower monthly payments than through a traditional loan.





Flexible Payment Options

Daimler Truck Financial is flexible. When you finance your trucks with us, you can look forward to a number of payment options to best meet the needs of your business.

Balloon Payments

These types of loans allow customers flexibility with their cash flow and are effective if a customer plans on selling the equipment prior to the end of the term.

Skip/Seasonal/Token Payments

Retail contracts can be structured to account for the seasonality of a fleet customer's business, with no required payments during slow periods.

Deferred Payments

Life is full of uncertainties. If you find that you need to defer a payment, we will work with you to figure out how to get you through that unexpected time.

Extended Terms

We offer extended terms to help our customers acquire the vehicles they need with a payment they can afford.

Lines of Credit

We offer lines of credit; an advantage that can free up operating lines of credit for normal business expenses. Unlike banks, we charge no fees and require no compensating balances.

No Maximum Amount Financed

We routinely fund fleet contracts for multiple vehicles with values exceeding \$1 million.

Dedicated Fleet Credit and Service Teams to Serve You

Fleet customers have unique circumstances and requirements for doing business. Our Fleet Services group provides a personalized approach to meet each fleet's varying needs and make it easier for them to run their businesses. Fleet Services team members are knowledgeable about the truck industry so they can dig in, get the necessary information and decisions and then respond back to the customer. Every day they help fleet customers with application of funds, contract documentation, title releases, registrations and more. No other finance source can better provide the knowledge and service to meet the complex needs of fleet customers.





Daimler Truck Financial

Daimler Truck Financial prides itself on being able to provide a variety of finance solutions to fit nearly any customer's need. Whether it's offering extended terms on a finance contract or a competitive TRAC lease, our team of dedicated professionals can help design the finance contract that best fits your business.

For additional information and to locate a dealer, please visit daimler-truckfinancial.com or call 800-222-4221.

¹ Actual rates, terms, down payment and program eligibility will be determined by Daimler Truck Financial's Credit Team, based upon creditworthiness of customer.

² Consult with your accountant or tax advisor for any tax implications with TRAC, Zero TRAC and Modified TRAC leases.

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