



**AUTO EASY**

**Get Commercial  
or Personal  
Vehicle Finance**



## **Your flexible vehicle and asset finance options**

Are you ready to indulge in auto and asset financing? Are you looking to buy a brand new or pre-owned vehicle? Eswatini Bank has the right plan for you.

Auto Easy is a flexible vehicle finance plan with no hassle. Whether you are purchasing a brand new or pre-owned vehicle, we are committed to fulfilling your dreams. A team of professionals devoted to put you in the driver's seat is waiting for you.

The Auto Easy brand is packaged into Installment and Financial Lease Plans, catering for both personal and business use. The client enjoys full use of the vehicle and ownership is automatically assumed after settlement of the outstanding amount.

Lets share our expertise on how best we can finance your acquisition. Comprehensive insurance cover and credit life cover is provided in-house and also financed as per your exclusive requirements.

Our finance covers Corporate, Agricultural, SMME and Personal needs.

### **Personal Vehicle Requirements**

- Your most recent pay slip and proof of any additional income
- Three months bank statement of account where salary is deposited
- A quotation from the dealer/seller
- Your National ID
- Legitimate driver's license
- Confirmation of physical address as shown by your service bills (Water, EEC, or EPTC)
- Confirmation letter from employer

### **Administered Car Schemes / Civil Servants Car Scheme Requirements**

- Recommendation letter / document from employer / your ministry
- Your most recent pay slip and proof of any additional income
- Three months bank statement of account where salary is deposited
- Legitimate driver's license
- Quotation from the dealer / seller
- Your National ID
- Confirmation of physical address as shown by your service bills (Water, EEC, or EPTC)

## **Small Businesses (SMME's) requirements**

- A business plan and cash flow projections
- Recent financial statements
- A permit or trading licence
- Six months bank statements
- A quotation from the dealer/ seller
- Your National ID
- Confirmation of physical address as shown by your service bills (Water/EEC/EPTC)
- Contract
- Tax Clearance

## **Company requirements**

- Most recent audited financial statements
- Company documents - Certificate of incorporation, Memorandum and Articles of Association, Form J and C
- Three months bank statements
- Resolution to borrow
- Business cash flow projections
- Quotation from the supplier
- Identity documents for directors
- Confirmation of physical address as shown by your service bills (Water/EEC/EPTC)
- Tax Clearance

## **Turn Around Time**

Response to applications is done within 24 hours as decision making is localized.

## Auto Package options

We provide finance for new and pre-owned vehicles up to ten years old (terms and conditions apply). There is flexibility of finance period (beyond 5 years) for selected vehicles.

Model	Deposit	Loan Period
New	0%	60 months
1 year	10%	60 months
2 years	15%	60 months
3 years	20%	48 months
4 years	25%	36 months
5 years	25%	36 months
6-10 years	30%	24 months

## Comprehensive Motor Insurance

This insurance package is available and financed in-house. It provides cover against damage to, or write-off of your vehicle in an accident, or loss by theft, and liability to third parties. This cover is a must for all financed vehicles or assets.

## Insurance Loans

In addition, the Bank provides Insurance Premium Facilities which allows customers immediate access to annual insurance cover with easy repayment options.

## Credit Life Cover

This is an insurance policy designed to settle your finance contract in the case of death. It is also available and financed in house (Eswatini Bank).