

So, what is the Snap-on Tools Trade Card?

From Power Tools to Diagnostic Equipment, Hand Tools to Tool Storage Units, with the Snap-on Tools Trade Card you can have them all.

The Trade Card helps you get the tools you need for work today, with the convenience of paying for them tomorrow.

With the Trade Card, you can purchase individual products or a combination of products ranging from \$500 to \$10,000. After your initial purchase has been approved, you can then purchase more tools on your Trade Card as you need them (subject to your available credit limit).

Some of the benefits of owning a Trade Card include:

- No Annual Fee
- A low weekly payment plan
- Easy automatic payments
- Monthly Statements
- Competitive Interest Rates
- Interest is Tax Deductible \*
- Tax Statements available on request
- Special Promotions for Trade Card Customers

To help make your decision to become a Trade Card Customer easier, we have put together a list of the most common questions asked. Read on for further details.

The Trade Card can be your most valuable business or personal asset, so start investing today and make the Trade card your most important tool of trade.

\* Interest Tax Deductible in Australia only.

## What can the Snap-on Tools Trade Card do for Me?



For further information on the Snap-on Tools Trade Card:

Call us on:

1800 646 922 (Toll Free from Australia)

0800 441 762 (Toll Free from New Zealand)

For further information on Snap-on Tools or to view our catalogue, visit us at:

[www.snapon.com/au](http://www.snapon.com/au)

Franchises available call 1800 762 766

Write to us at:

Trade Card Department  
Snap-on Tools  
PO Box 663  
SEVEN HILLS NSW 1730

The information contained herein is subject to change without notice. The payment guide is an example only. Snap-on Financial Services is a division of Snap-on Tools (Australia) Pty Limited.  
ABN 55 010 793 683

**Snap-on Tools**  
THERE IS A DIFFERENCE™

**Snap-on Tools**  
THERE IS A DIFFERENCE™

#HPGTRADEC05 **Snap-on Tools**  
THERE IS A DIFFERENCE™

We're here to answer your questions...

The following is a list of the most popular questions (with answers) asked of our Franchisee's.

How do I pay for my tools?

All repayments are made via Direct Debit from your nominated bank account. You have the choice of paying weekly, fortnightly or monthly. Your Snap-on Franchisee will advise you of your minimum payment amount at the time of purchase.

How do I make changes regarding Direct Debit?

The Direct Debit system is very flexible. If at any time you wish to adjust the date, the amount or the frequency of your payment, simply call the Trade Card Department on 1800 646 922 (Toll Free for Australian Customers) or 0800 441 762 (Toll Free for New Zealand Customers), 24 hours in advance.

Can I pay more than the minimum amount?

Yes, and there are several advantages for you when you do this. Firstly, you pay for your tools faster, which means you can purchase more tools needed for your business and you pay less interest!

Can I use my Trade Card to withdraw cash or make credit purchases at other places of business?

No. Your Trade Card is strictly for use on your Snap-on Franchisee's truck for the purchase of Snap-on Tools and related products.

Is there a minimum purchase limit?

Yes. The minimum purchase amount is \$500\* for each individual purchase. For purchases under \$500 your Snap-on Franchisee will help you with other arrangements.

\* Conditions apply. Subject to your available credit limit.

**Snap-on Tools**  
THERE IS A DIFFERENCE™

We're here to answer your questions...

Can I increase my credit limit at any time to buy more tools?

Yes. By speaking to your Snap-on Franchisee. Your Franchisee will in turn ring the Trade Card Department to have your credit limit reassessed. After this assessment is completed, you will then be contacted by your Snap-on Franchisee as to whether your Credit Limit has been increased.

Do I get an interest free payment period?

If there is a zero balance on your account when you purchase your tools and your account is paid off in full within a 3 month period from purchase, we will refund any interest charged to your account. If your account is not paid off in full within this time frame, interest charges apply as normal.

Will I pay less interest if I pay out my account early?

Yes. The possible interest you can be charged depends on the actual time the money is owing. There is no fee to pay out the account early.

#### EXAMPLE PAYMENT GUIDE

Purchase Price	12 months	18 months	24 months
\$1000	\$23	\$16	\$13
\$1500	\$35	\$24	\$19
\$2000	\$46	\$32	\$25
\$2500	\$58	\$40	\$32
\$3000	\$69	\$48	\$38

\*The above is a guide only. Payment amounts are estimated to be the minimum payment amount each week. For fortnightly or monthly payment guides, please contact your Franchisee.

**Snap-on Tools**  
THERE IS A DIFFERENCE™

# What is the Trade Card?

