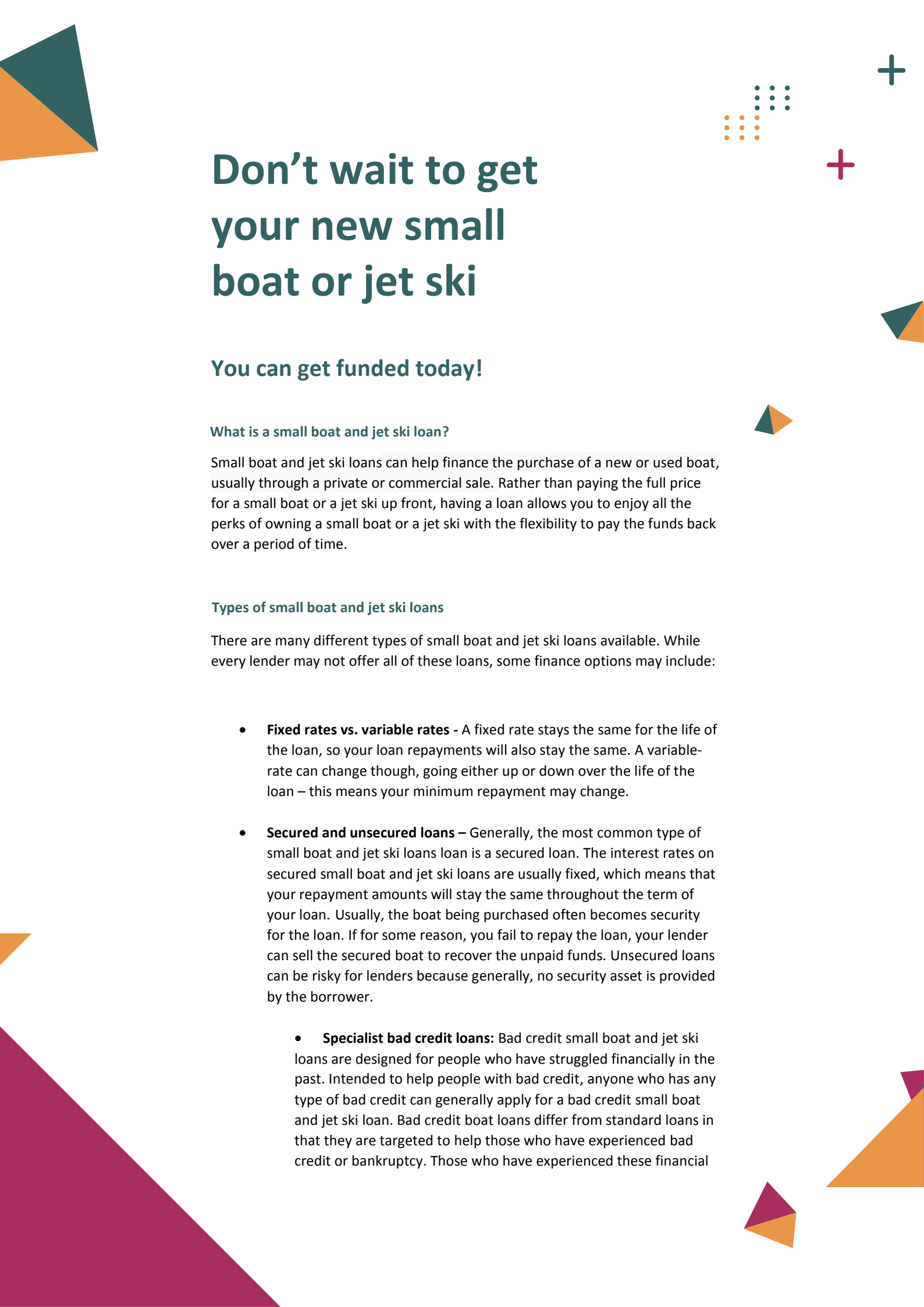


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Don't wait to get your new small boat or jet ski

You can get funded today!

What is a small boat and jet ski loan?

Small boat and jet ski loans can help finance the purchase of a new or used boat, usually through a private or commercial sale. Rather than paying the full price for a small boat or a jet ski up front, having a loan allows you to enjoy all the perks of owning a small boat or a jet ski with the flexibility to pay the funds back over a period of time.

Types of small boat and jet ski loans

There are many different types of small boat and jet ski loans available. While every lender may not offer all of these loans, some finance options may include:

- **Fixed rates vs. variable rates** - A fixed rate stays the same for the life of the loan, so your loan repayments will also stay the same. A variable-rate can change though, going either up or down over the life of the loan – this means your minimum repayment may change.
- **Secured and unsecured loans** – Generally, the most common type of small boat and jet ski loans loan is a secured loan. The interest rates on secured small boat and jet ski loans are usually fixed, which means that your repayment amounts will stay the same throughout the term of your loan. Usually, the boat being purchased often becomes security for the loan. If for some reason, you fail to repay the loan, your lender can sell the secured boat to recover the unpaid funds. Unsecured loans can be risky for lenders because generally, no security asset is provided by the borrower.
 - **Specialist bad credit loans:** Bad credit small boat and jet ski loans are designed for people who have struggled financially in the past. Intended to help people with bad credit, anyone who has any type of bad credit can generally apply for a bad credit small boat and jet ski loan. Bad credit boat loans differ from standard loans in that they are targeted to help those who have experienced bad credit or bankruptcy. Those who have experienced these financial



troubles can often find it difficult to be approved for a loan and may find a bad credit boat loan helpful.

- **Low doc loans** - A low doc small boat and jet ski loan is a type of loan that can be taken out with less documentation than a full documentation loan. Low doc boat loans are commonly used by self-employed borrowers or anyone who might find it difficult to provide the ordinary amount of documentation.

It's best to check with your lender about which type of small boat and jet ski loans they offer when applying.

What will you need to apply?

Depending on your lender, they may need to see some, or all of these documents:

- **Proof of identity** – To prove your identity, you will need to provide documents such as a passport or a licence.
- **Proof of residence** - As part of proving your identity, lenders will also need to confirm your address. Documents such as a utility bill, or an official document or bill with your address listed on it may suffice.
- **Proof of income** - Once your lender has confirmed your identity and residence, they'll want to make sure you're earning enough income make the repayments. You may need to provide payslips and bank statements.
- **Proof of liabilities** – Your lender will also want to know about any debts that you have. You may be asked to provide any credit card statements you have, as well as any loans agreements if you have another loan.
- **Proof of insurance** – Some lenders may want you to have insurance in your name, and may ask to see proof of this





What's the easiest way to get a small boat and jet ski loan?

By choosing Tiger Finance!

You won't need to scan every identification document that you have or every single bank statement from the past few years with us. We believe in making the process as simple and pain-free as possible to get you financed quickly and easily. We understand that vehicle finance is a complicated topic, and that's where Tiger Finance can help. We will find a loan that makes your dream boat that much easier.



Why choose a broker for a small boat and jet ski loan?

When applying for a small boat and jet ski loan, it's usually best to go through a broker. Not only will they be able to compare deals for you, but they will also be able to talk you through the application process and give you advice on what exactly your lender will need you to provide.

A quality broker will know what lenders will be looking for, and will be able to help you get approved quickly. Choosing the right broker to work with will save you both time and money in the long run.

If you are one of the many Australians finding getting a small boat and jet ski loan difficult, Tiger Finance can make the process simple and pain-free.

