

Efficient Transport.

Financed by MAN.



Added value for your investment.
Financing solutions by MAN Finance.

MAN | Finance





**You tell us where you want to go.
We set your plans in motion.**

We finance more than a vehicle. We finance your vision.

MAN Finance International is a member of the MAN Group, one of Europe's leading industrial players in transport-related engineering. The company offers tailored financing solutions to customers nationally and internationally when they purchase trucks and buses from MAN Nutzfahrzeuge.

Our aim is to create direct and noticeable added value to what we provide. Situated in Munich, close to MAN Nutzfahrzeuge, we are in an optimal location to fulfil this goal and provide you with efficient results by integrating financed objects and financing solutions.

Do you have a vision? As your partner, we provide the reliable support you need to achieve your goals, in particular by making it possible for you to plan and calculate them more easily.

We guarantee:

- competitive and market-based prices
- customised solutions
- transparent and clear processes
- a reliable partner and personal service
- efficient approaches and fast decisions

Our close proximity to MAN Nutzfahrzeuge has enabled us to build superior industry know-how in the field of commercial vehicles.

You can rest assured that you are dealing with a service provider that knows exactly what your financing requirements are. You can depend on the services financed by MAN.

Efficient transport. Financed by MAN.

We are on track. And will continue driving ahead.

At the end of 2007, the MAN Finance Group had subsidiaries in 10 countries for a total of 196 employees and a portfolio of 45,000 contracts.

We continuously strive to identify new opportunities in relevant markets and extend our international presence. Due to these efforts, in 2010 the MAN Finance Group has subsidiaries in 21 countries, more than 250 employees and a portfolio of 50,000 contracts.

We are planning to expand into other countries as well. This brings us a step closer to our goal of supplying financing solutions for trucks and buses from MAN Nutzfahrzeuge in all relevant international markets.

Are you interested in the solutions of MAN Finance? Then just contact our local offices or us directly regarding specific possibilities.



You want to avoid detours?

We will help you!

When you decide to purchase a MAN truck or bus from MAN Nutzfahrzeuge, you are opting for profitability and reliability. Quality, cutting-edge technology and customer orientation form the basis of the innovative transport solutions developed for the different industries and transport tasks. MAN Finance can round off the package with its financing solutions. This makes MAN Finance the perfect partner to finance your MAN Nutzfahrzeuge products.

Unique know-how.

As part of the MAN Group, MAN Finance provides something that no other financial service provider can. We understand the requirements of our customers and their industries and have expert knowledge of the MAN products you wish to finance – be it a truck or a bus. That makes it possible to deliver integrated financing solutions that perfectly match your needs.

Everything from one source.

With MAN as your partner, you acquire not only first-class products but you also receive a corresponding financing solution. MAN Finance reaches fast decisions and saves you a lot of unnecessary work, time and stress. We provide you with decisive advantages in the competitive marketplace.

These benefits are complemented by a fair price structure, clear and transparent processes and first-class service. These unite to form the best possible basis for a secure investment plan. Financing solutions provided by MAN ensure reliability and real added value.

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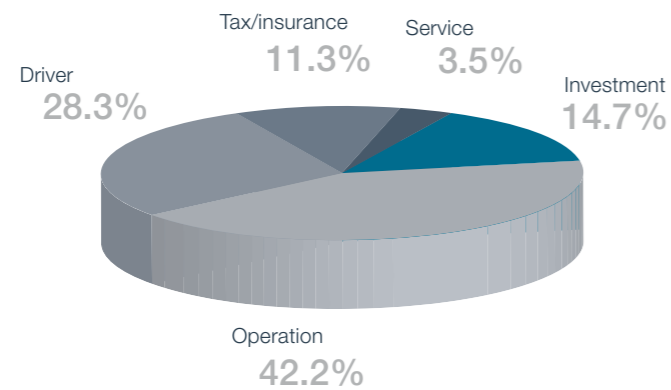
We save for you. Enjoy all of the advantages.

Speed, cost effectiveness and reliability are important factors in the transport of goods and people. The products of MAN Nutzfahrzeuge and MAN Finance provide innovative and flexible transportation solutions and support your individual transportation needs.

MAN Finance offers tailor-made leasing and financing solutions for MAN trucks or busses from MAN Nutzfahrzeuge – and therewith also for cutting-edge and economical technology. This combination gives you a most efficient package consisting of a transportation vehicle and service, which optimizes your total cost of ownership.

Saving means making the right investment decision.

It is not a product's sales price but rather the cost of its entire life cycle that determines the total cost of ownership.



Estimates

Investment	= acquisition – residual value
Service life	4 years
Annual mileage	125,000 km
Average consumption	31.1 Liter/100 km

Source: data from Trucker 2/2008 for a TGX 18.440.

MAN Finance's flexible and tailor-made leasing and financing solutions reduce your costs to the absolute minimum. In addition, individual leasing and financing packages, along with other MAN services, such as insurance, maintenance and repair, lower the total cost of ownership of your MAN product.

These are financing solutions that you can trust – and that create noticeable added value. Simply put: your transportation solutions become efficient.

Choose your dream model. Also in the area of financing

When you enquire about a financing solution from MAN Finance, you will receive an offer from the same MAN sales representative you talked to about the vehicle itself. This makes it possible for you to consider financing options as you plan the purchase of a MAN truck or bus. Everything directly from one single representative.

Leasing.

This is a cost-saving option that enables you to use the latest MAN technology. Instead of the entire purchase price, you pay only for the use of the vehicle. As we have expert knowledge of MAN products, you can expect that we offer low rates, which will furnish you with a clear base for your calculation.

Financing.

Want to buy the latest MAN technology and still remain financially flexible? We can deliver this too: solutions structured to meet your individual requirements and a contract with the duration of your choice. We take your individual situation into account and provide you with a secure basis for your calculation, together with an optimal rate. After paying the last installment, you acquire not only a beautiful piece of MAN technology, but also experience the proud feeling of ownership.

Other services.

It is not only the procurement of a leased vehicle that incurs costs, but also keeping it on the road. Reduce your costs by combining our financing services with other MAN services, such as insurance, maintenance or repair. You can put together your own package of MAN services.

International leasing.

Looking for standardized processes that cross national boundaries? MAN offers you the complete package: cutting-edge technology from MAN Nutzfahrzeuge and individual leasing solutions from MAN Finance worldwide. Put your trust in a strong partner that will accompany you as you grow internationally.

A group of companies. One mission, four corporate values.

The basis of the MAN Finance Group's philosophy and actions are the values that apply to the entire MAN Group:

We are reliable, innovative, dynamic and open.

■ **Reliable:**

means that we meet expectations and keep our promises.

■ **Innovative:**

means creating new solutions by approaching problems with fresh, creative and competent thinking.

■ **Dynamic:**

means recognising potential, as well as acting flexibly and in a solution-oriented manner.

■ **Open:**

stands for close cooperation in the group and the exchange of new ideas and information.

These values are the cornerstones of everything we do. They drive our activities and direct us towards our goals.





Don't just demand everything from us. Demand only the best.

What do the core competences and strengths of the MAN Finance Group mean for you? What can we do for you? How can we help you take the lead in an increasingly tough market? Our answer: with our high-quality and efficient financing solutions – without any unnecessary “detours” – and with first-class service.

You profit from our products and solutions and benefit from cooperation with an international company. And we regard it both as part of our professional mission to provide our customers and partners with all-round support and added value. We regard it as our duty.

Expectations are very high. But so are our goals.

Customers, shareholders, employees – their expectations are varied. Naturally, our aim is to please everyone. We have set our standards very high – higher than most.

As a substantial and integrated part of the future-oriented, successful MAN business, we wish:

- to be the most flexible solution-oriented financial services provider for our customers
- to be regarded by our shareholders as a very attractive and safe investment
- to have employees who are proud of being part of our fast-growing international finance organisation

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