

# Efficient Transport.


Financed by MAN.



**Added value for your Investment.**  
Financing solutions by MAN Finance.

MAN | Finance



A white tanker truck is driving on a road that curves through a lush green landscape. The truck is in the foreground on the right, moving towards the left. The background features rolling green hills, several trees, and a windmill on a hilltop under a blue sky with light clouds. The image has a motion blur effect, particularly on the grass in the foreground and the trees on the right, suggesting the truck is moving quickly.

**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 the global leaders for products and services in the field of transport, drive systems and energy. The company draws up tailored financing solutions for customers, nationally and internationally, when they purchase trucks and buses from MAN Nutzfahrzeuge.

Our aim is to create direct and noticeable added value with your individual offer. With the company's location in Munich, in close proximity to MAN Nutzfahrzeuge, we display a location factor that is extremely well suited to fulfilling this motto and to provide you with an efficient result by integrating the financing object and the financing solution.

Do you have a vision? As your partner, we can 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, fast decisions

Close cooperation between the MAN Finance Group and our sister company MAN Nutzfahrzeuge has enabled us to build up superior industry know-how in the area of commercial vehicles.

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

**Efficient transport. Financed by MAN.**

## We have great plans. Together with you!

The MAN Finance Group provides its services at a wide range of international locations to the customers of MAN Nutzfahrzeuge. Our subsidiaries all around the world supply customised national and international financing solutions for MAN trucks and buses.

We intend to expand even further in the future and build on our international presence.

### Our goals – your advantage:

- global presence through internationalisation
- acquisition of growth markets in close cooperation with MAN Nutzfahrzeuge
- efficient financing solutions for MAN customers and dealers





## **We are on track.** And will continue driving ahead.

At the end of 2007, the MAN Finance Group had subsidiaries in 10 countries and a total of 196 employees. Our portfolio of 45,000 contracts was worth 2,596 million euros.

We continuously strive to identify new opportunities in the relevant markets and to extend our international presence. By the end of 2008, the MAN Finance Group will be represented in a total of 21 countries by 250 employees and have a portfolio of over 3 billion euros. We are planning to expand into other countries as well. It is a step closer to our goal to supply 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 regarding the 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 technological leadership in the area of commercial vehicles. Quality, groundbreaking technology and customer orientation form the basis for the innovative transport solutions developed for the different industries and transport tasks. MAN Finance can round off the package with its financing solutions. That 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 industry 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 which perfectly match your requirements.

## Everything from one source.

With MAN as your partner, you acquire not only first-class products, you also receive the corresponding financing solution. MAN Finance gives you fast decisions and saves you a lot of unnecessary work, time and stress, factors, thus providing you with decisive advantages in the competitive marketplace. These benefits are complemented by a fair price structure, clear and transparent processes as well as first-class service. They unite to form the best possible basis for a secure investment plan. Financing solutions, provided by MAN, ensure reliability and real added value.

## Efficient transport. Financed by MAN.



## 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 talk to about the vehicle itself. That makes it possible for you to consider the financing options at the same time that you plan the purchase of a MAN truck or bus. Everything is from the same contact.

### Leasing.

This is a cost-saving option, which 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 take it for granted that we offer low rates, which will furnish you with a clear basis for your calculation.

### Financing.

You want to buy the latest MAN technology and still remain financially flexible. We can deliver that too: solutions structured to meet your individual requirements and a contract with the duration of your choice. We take into account your individual situation and provide you with a secure basis for your calculation, together with the optimal rate. After paying the last instalment, you acquire not only a beautiful piece of MAN technology, but also the special feeling that you are an owner.

### Other services.

It is not only the procurement of a leased vehicle that incurs costs, but also keeping it on the road. Reduce your cost risks 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.

# A group of companies.

## One mission, four corporate values.

The basis of the MAN Finance Group and the basis of our philosophy and actions are the values which apply for 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 to take the lead in an increasingly tough market? Our answer: with our high-quality and efficient financing solutions – without any unnecessary “detours” – and with a first-class service.

You profit not only from our products and solutions, but also benefit from the cooperation with an international company. And we regard it not only as being 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 very varied. Our aim is naturally 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

# MAN Finance Sales Regions:

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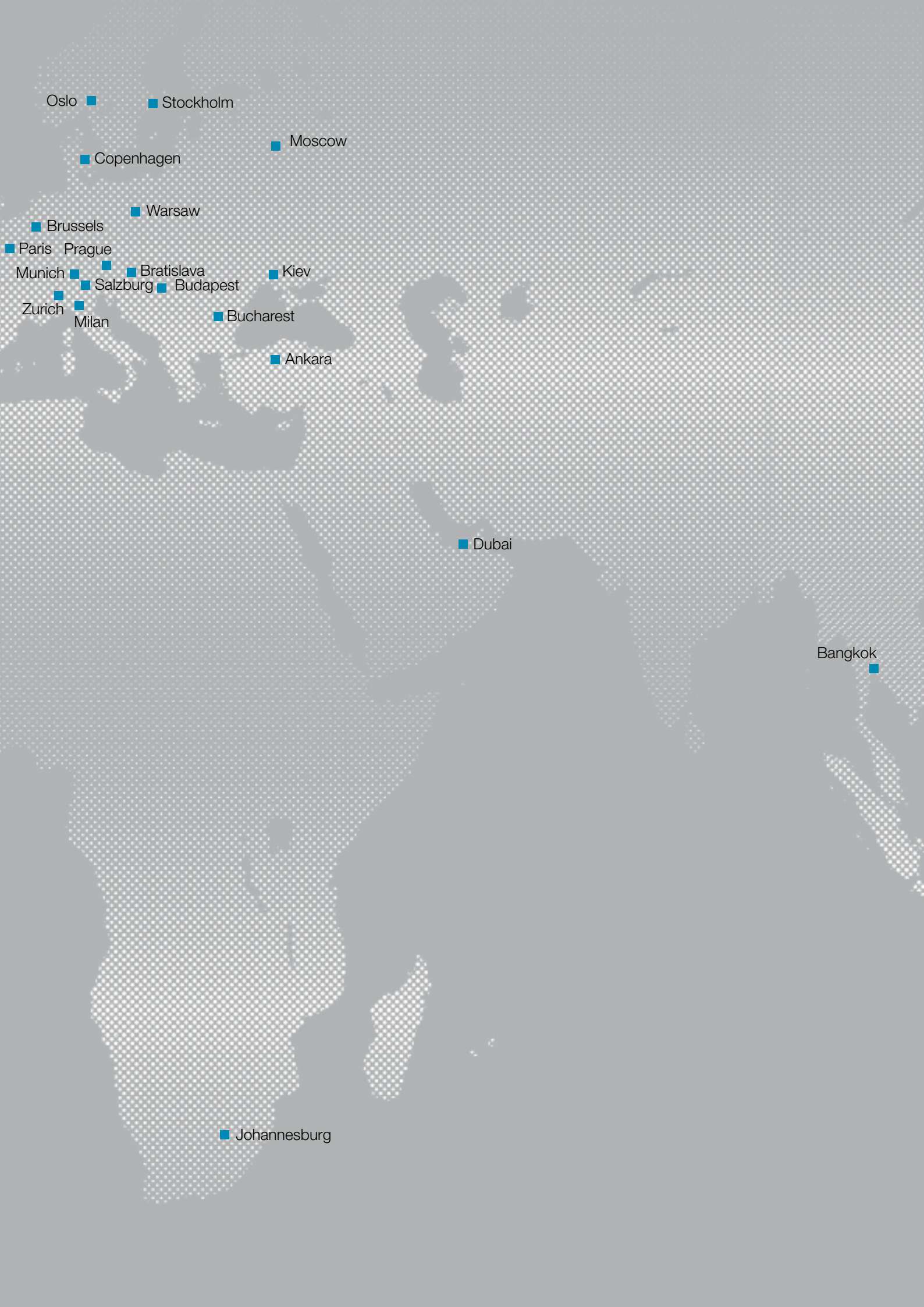
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